

Three Drivers of Competitively Priced Dental Coverage in Connecticut



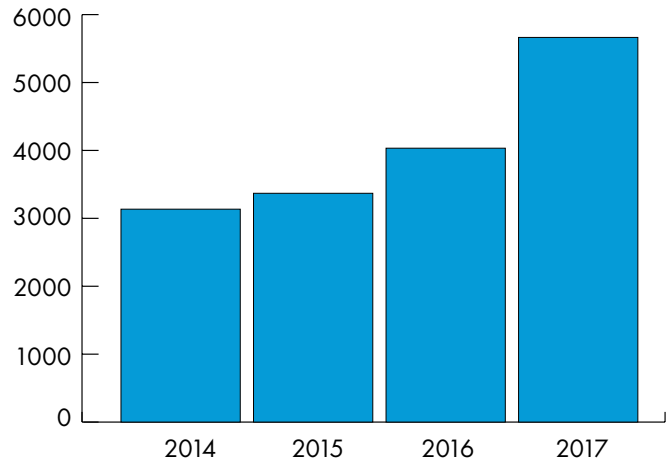
NETWORK SIZE

MetLife's PDP+ network has had significant growth in Connecticut since 2014. Chances are good that EDT members' dentists participate in the network.

Figure 1.1:
MetLife PDP Plus Network Growth by Zip ('16-'17)¹

Zip Code	City	PDP Plus 1/16	PDP Plus 1/17	YOY Growth 16-17
060	Area surrounding Hartford	964	1,368	42%
061	Hartford	395	545	38%
062	Storrs	73	85	16%
063	SE/New London area	284	299	5%
064	Area around New Haven	584	685	17%
065	New Haven	334	633	90%
066	Area around New Haven	343	511	49%
067	Waterbury area	363	534	47%
068	S/W area: Fairfield City	516	748	45%
069	Stamford	177	256	45%
OVERALL TOTALS		4,033	5,664	40%

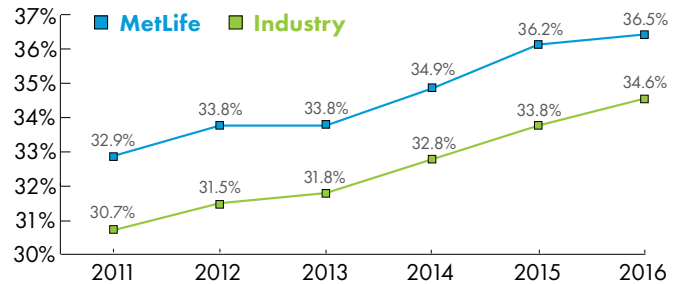
Figure 1.2:
Total CT PDP Plus Network Size by Year¹



DISCOUNTS

Agents shop around to minimize potential clients' out-of-pocket costs. MetLife's exceptional discounts appeal to the end-user when selecting a provider.

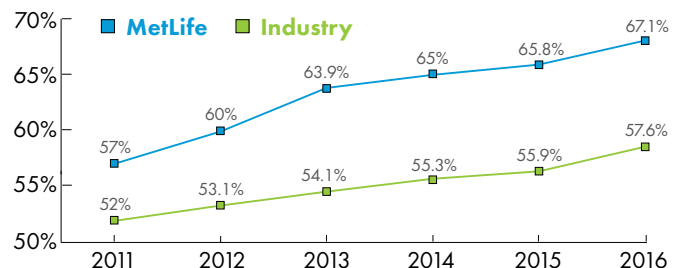
Figure 2.1: **National Average Discount¹** →
(Not Connecticut specific.)



UTILIZATION

When in-network providers are utilized, claims dollars are used most efficiently—resulting in plan savings.

Figure 3.1: **National Percent of In-Network Claims¹** →
(National averages not Connecticut specific.)





NETWORK SIZE ✓



DISCOUNTS ✓



UTILIZATION ✓



Employers Dental Trust®

Through MetLife, **Employers Dental Trust (EDT)** incorporates all three drivers of competitively priced dental coverage; network size, discounts & utilization.

EDT has been a market leader since 1984. This innovative, flexible & comprehensive program providing brokers competitive pricing & plan designs developed by our knowledgeable team.

EDT FEATURES*:

- Employer-paid & voluntary plans
 - Voluntary <10 lives
- Child-only orthodontics down to 5 enrolled lives
- Dual option for 50+ lives
- Participation requirements
 - Employer-paid = 60% enrolled
 - Voluntary; 2+ enrolled (2-49 lives)
20% enrolled (50+ lives)
- Covers veneers, implants & occlusal guards/bruxism
- Active, non-active & MAC PPO plans
- Deductible credit & new plan year maximum on takeover cases

CONTACT US FOR MORE INFORMATION:



AmWINS Group Benefits, Inc.
 2 Enterprise Drive
 Suite 204
 Shelton, CT 06484
 800.243.2534
smallbizbenefits.amwins.com



¹Ruark Consulting Dental PPO Network Study, 2016 edition

Availability of products and features is based on MetLife's guidelines, group size, underwriting and state requirements.

For producer use only. Not for use with the general public.

Insurance underwritten and issued by Metropolitan Life Insurance Company, New York, NY (MetLife)

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please see the specific product page for more information.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L0817498130[exp0818][AllStates] ©2017 METLIFE, INC.

