

Dental benefits that make a difference

Considered a must-have benefit¹ by employees, your dental plan can be a differentiator to help you attract and retain top talent.

With a range of solutions based on the latest clinical research and trends, MetLife can help Bay Bridge clients balance costs with employee needs to design the right dental benefits for your company.



Local dentists your employees want

- More than 400,000 network dentist access points.²
- Discounts that exceed the national industry average by 1.9%.³

Bay Bridge & MetLife: A commitment to excellence

Good dental benefits need strong foundations. MetLife's foundation is a deep commitment to satisfaction and network access.

- **Freedom to choose:** Employees can choose to visit any dentist, in- or out-of-network, and receive benefits.
- **Savings that add up:** Negotiated fees with participating network dentists are typically 30-45% less than the average charges in the same area.⁴
- **Preventive care — covered:** Preventive care, such as cleanings, is usually 100% covered — no copays or deductibles — in-network.
- **Fast, accurate claims payment:** 9 in 10 claims are processed in 3 business days or less.⁵
- **Satisfied employees:** 96% of plan participants are very satisfied or satisfied with their MetLife dental claims service overall.⁶

MetLife & Bay Bridge: Flexibility + Simplicity

MetLife's expertise and customer-focused solutions combine with the Bay Bridge BeneBridge[®] benefit administration platform to make it easy to add competitive benefits that attract top talent and drive employee loyalty.

Deliver dental benefits that make your employees smile.

Contact your Bay Bridge representative to request a quote.





PTSD FOUNDATION OF AMERICA

PROVIDING HOPE AND HEALING FOR THE UNSEEN WOUNDS OF WAR



OUR BRAVE MEN AND WOMEN IN UNIFORM UNDERSTAND DUTY, HONOR, AND SACRIFICE. MANY HAVE RETURNED HOME WITH BOTH THE VISIBLE SCARS, AND THE UNSEEN WOUNDS OF WAR.

TO GIVE BACK TO THOSE WHO HAVE GIVEN OF THEMSELVES SO SELFLESSLY IS AN *Honor that we take to Heart.*

The PTSD Foundation of America & Camp Hope — Serving Combat Veterans on multiple levels in peer to peer mentoring, one-on-one outreach and National Warrior Groups.

For more information about the foundation, visit www.ptsdusa.org, or if you are a combat veteran who has been diagnosed with PTSD, call the Combat Trauma Line **877.717.7873**.

1. MetLife's 17th Annual U.S. Employee Benefit Trends Study, 2019.
2. MetLife PDP Plus data as of March 2018.
3. MetLife data as of March 2018.
3. Ruark Consulting Dental PPO Network Study, 2016 Edition. Ruark Consulting, LLC.
4. Dental Actuarial Analytics PPO Network Study, 2017 Edition. Dental Actuarial Analytics, LLC.
5. MetLife data as of year-end 2017.
6. 2017 Plan Participant/Claimant Satisfaction Study. Results based on MetLife dental plan participants who visited a dentist and responded to the survey.

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

Like most insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

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