

TDP MetLife Article to be used for publications / media requests

Please send copy of published article to sklaus@metlife.com / 908.253.1150 for additional details

MetLife was chosen by TRICARE Management Activity (TMA) to be the provider of comprehensive dental coverage to over two million family members of uniformed services active duty personnel, as well as members of the selected reserve and individual-ready reserve, and their eligible family members and survivors around the world. MetLife began administering dental benefits for the TRICARE Dental Program (TDP) May 1, 2012.

These benefits include enhanced dental coverage at a lower monthly premium and access to one of the country's largest participating dental provider networks with over 180,000 dental provider locations. Members have the freedom to utilize their dentist of choice and receive benefits for covered services. However, additional opportunities exist to lower out-of-pocket costs when members visit a dentist who participates in MetLife's Preferred Dentist Program (PDP). These in-network dentists have agreed to accept MetLife's negotiated fees – which are generally 15% to 45% less than the average local charges in a community. Visit www.metlife.com/tricare to access a listing of these carefully credentialed general and specialty dentists. By inputting a zip code or address, users can find in-network dentists within proximity to convenient locations, by specialty, by name and/or by language preference. Note: if a member's dentist is not a PDP member, the dentist can apply to join the PDP at www.metdental.com or the member can nominate their dentist.

Other benefit highlights and enhancements to the TDP include:

- Coverage (subject to cost shares) of resin (*white*) fillings on all teeth (*anterior and posterior*)
- Increase of the annual maximum to \$1,300 per enrollee
- Increase of the orthodontic lifetime maximum to \$1,750 per enrollee
- An additional \$1,200 annual accident maximum for services related to dental accident treatment
- No cost-shares for scaling and root planing (*deep cleaning*) for diabetics

Service channels (i.e. Enrollment, Call Center, Billing, Claims, IVR) are available to assist TDP members. TDP members can access online information about TDP benefits and customer service resources by visiting <https://mybenefits.metlife.com/tricare> or Facebook at www.facebook.com/MetLifeTDP.

On the <https://mybenefits.metlife.com/tricare> website, members can review dental benefits and/or claims and claim history details about the benefits offered through the TDP. In addition, <https://mybenefits.metlife.com/tricare> provides TDP enrollment access, forms to enroll, authorize and re-authorize premium payment methods or submit claims, and other tools to help members manage their dental benefits effectively.

On the Facebook page “TRICARE Dental Program (TDP) administered by MetLife”, members can obtain TDP information or interact with MetLife customer service staff, as well as engage with other TDP family members. TDP members can also call MetLife Sunday 6:00 pm - Friday 10:00 pm EST, except holidays at 1-855-638-8371 (continental U.S.), 1-855-638-8372 (outside the continental U.S.) and TDD/TTY at 1-855-638-8373.

The TDP is divided into two geographical service areas. The TDP CONUS service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin islands. The TDP OCONUS service

TDP MetLife Article to be used for publications / media requests

Please send copy of published article to sklaus@metlife.com / 908.253.1150 for additional details

area includes areas not in the CONUS service area and covered services provided on a ship or vessel outside the territorial waters of the CONUS service area, regardless of the dentist's office.

As a convenience to OCONUS TDP members, MetLife provides a directory of TRICARE OCONUS Preferred Dentists (TOPDs), including orthodontists. While TDP members are under no obligation to seek care from a TOPD, they may find it more convenient to visit them. TOPDs have agreed to not require members pay the full charge at the time of service (only the applicable cost-share, if any). Plus, TOPDs will complete and submit the members' claim submission documents to MetLife. The list of TOPDs continues to expand and they are currently available in Australia, Belgium, Egypt, Germany, Greece, Italy, Japan, New Zealand, Northern Mariana Islands, Norway, Portugal, Republic of South Korea, Singapore, Spain, Thailand, Turkey, and Great Britain (United Kingdom). Visit <https://mybenefits.metlife.com/tricare> to view complete details.

In addition, OCONUS, prior to initiating treatment for a dental procedure or orthodontic treatment, it is recommended that a predetermination is submitted for a dental procedure requiring a cost share. The patient cost share is based on MetLife's allowable amount. To ensure the correct patient cost share will be collected, it is best to request a predetermination where cost shares apply. MetLife also recommends the predetermination is submitted before treatment begins. For any orthodontic services, TDP members in all OCONUS locations are required to have a *Non Availability and Referral Form (NARF)* issued by the TRICARE Area Office (TAO), overseas uniformed services dental treatment facility (ODTF), or designated points of contacts (POCs), prior to starting any orthodontic treatment. Payment for orthodontic treatment will be issued to the dentist in one lump sum, subject to the approval of the orthodontist's treatment plan.

MetLife, celebrating 50 years of healthier smiles in 2012, is a leading provider of dental plan administration for over 19 million people. MetLife provided its first dental benefits for families in 1962.