

Make healthy behaviors even more rewarding

MetLife's Incentive Provision encourages preventive care.

Incentives You Can Keep

Once higher benefits are earned, members can enjoy them for as long as they're enrolled in the plan.



Contact RealCare for details on the MetLife Incentive Plan.

MetLife believes that regular dental visits are so important to one's overall health that they deserve to be rewarded. By taking care of your health now, you'll earn increasing annual maximums for next year.

- Rewards are personalized, enabling each eligible member and their dependents to qualify and earn the incentive based on their preventive dental care visits during the previous year.
- Based on dental claims paid the previous year, richer benefits are given over time to members who may need more care in the future.
- Richer benefits can be used for in network or out of network providers.
- Benefits increase for up to three years giving members additional incentive to remain in the plan.
- Start earning incentives this year by getting your two exams and two cleanings. When you do, your maximum will increase next year. If you continue to get your two cleanings and exams over the next three years, your incentives will grow. And, they'll automatically renew.

Example of How the Incentive Provision Works for In Network Providers

Current Annual Maximum Benefit (in network)	Plan's Incentive Provision	New (in network) Annual Maximum for qualifying members*
Value Plan Year 1: \$1,000	<p>Members who receive 2 exams and 2 cleanings in each previous year earn a \$200 increase to the next year's annual max (subject to a 3 year max)</p>	<p>Value Plan Year 2: \$1,200 Year 3: \$1,400 Year 4: \$1,600</p>
Select Plan Year 1: \$1,750		<p>Select Plan Year 2: \$1,950 Year 3: \$2,150 Year 4: \$2,350</p>
Choice Plan Year 1: \$2,000		<p>Choice Plan Year 2: \$2,200 Year 3: \$2,400 Year 4: \$2,600</p>

*Note: If a member does not meet the qualifying criteria in a given year, their annual maximum would stay the same as the prior year's amount.

Everyone Benefits

Members get more from their dental benefits and have health and financial incentives to schedule regular preventive visits

With the Incentive Provision, benefits are available on the member's effective date and automatically renew each year

Routine oral care could help prevent the need for more extensive dental services

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask RealCare Insurance Marketing, Inc. for costs and complete details.