

Dear National Association for Medical and Dental Member

A good dental benefits plan can be an important part of good oral health. That's why National Association for Medical and dental offers you access to this SafeGuard Dental HMO* plan — so you and your family can receive the dental coverage you need and get all of these valuable features:

- **Lower out-of-pocket costs** with co-payments on more than 340 procedures that will save you on out-of-pocket costs because they may be less than you would pay without the plan.** The co-payment for each covered procedure is listed in the Schedule of Benefits.
- **Broad network** of participating dentists and specialty care providers. Just refer to the enclosed directory or logon to www.metlife.com/mybenefits to find a participating dentist.
- **A commitment to your oral health** means educational tools and resources that help you and your dentist make informed choices.
- **Hassle-free benefits** that make your life easier with no deductibles or yearly maximums to keep track of and no claim forms to complete.

It's easy to get this valuable dental benefits plan.

- Review your enclosed Dental Benefits Guide that contains details on the plan including the Schedule of Benefits and Evidence of Coverage.
- Complete the enrollment form included in this booklet. Please be sure to select two participating dentists. If your first choice is unable to accept new members at this time, you will have an alternate to help ensure your access to care is not delayed. Each covered dependent may select different participating dentists.
- You may schedule an appointment with your dentist anytime after your effective date. Please bring a copy of the Schedule of Benefits with you to your first appointment to ensure your dentist has all the necessary information about your plan.

Be sure to **enroll** to take advantage of this important coverage. For more information, visit www.metlife.com/mybenefits or call 1-800-396-7683.

Sincerely,

SafeGuard, a MetLife company

Benefits provided by SafeGuard Health Plans, Inc., a MetLife company. 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 contact MetLife or your plan administrator for complete details.

*Dental HMO plans are available in CA, FL and TX only, through a domestic company in the applicable state named SafeGuard Health Plans, Inc. The SafeGuard companies are part of the MetLife family of companies. "Dental HMO" is used to refer to products that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; and "Single Service Health Maintenance Organizations" in Texas.

** Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.