

MetLife



Dental & Vision Finalist Presentation

May 7, 2015

Introductions

The MetLife Team

-
- I **Wes Goode**
Account Executive

 - II **Tim Jander**
Regional Director

 - III **Alan Stankaitis**
Dental & Vision Products

 - IV **Liala Ghanem**
Account Manager Manager

 - V **Preston Jarrell**
Field Service Consultant

 - VI **Karen Cassel**
Dental Customer Advocate

Agenda

MetLife Overview

Dental

- **Network**

- **Key Differentiators**

Vision

- **Network**

- **Key Differentiators**

Simplified Administration

Implementation

Q&A

Appendix

- **Performance Guarantees**
- **Cost Containment**
- **Wellness Offerings**

MetLife Overview

You Can Be Confident with MetLife Behind You

Strength

#1 largest commercial dental benefits provider in the U.S.¹

Experience

55 of the top 100 Fortune 500[®] companies use MetLife products and services²

Quality

99.8% of PPO claims are processed accurately³

Service

96% overall participant satisfaction⁴

1. MetLife internal customer data, as of December 2013

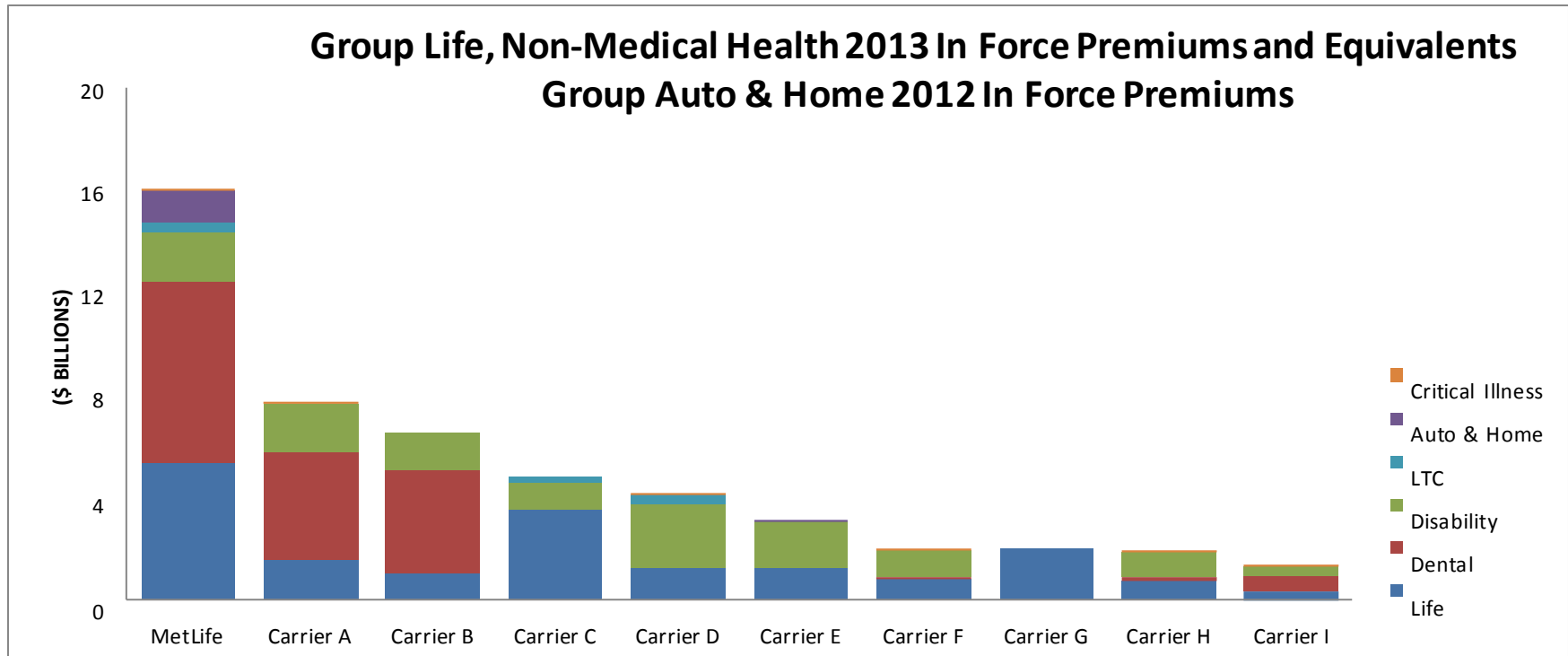
2. FORTUNE 500[®], [8/29/12]. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

3. MetLife claims data, 2014.

4. MetLife Plan Participant/Claimant Satisfaction Survey, 2014.

We Stand Alone!

None of our competitors match the depth, breadth and scale of the products we offer



Experienced in the Public Sector

MetLife's experience in the Public Sector includes a broad range of clients such as educational institutions, employee trust funds, governments and government agencies.

34%

We provide Group Benefit programs to over one-third of the State governments across the U.S.

448K

Federal Vision/
Dental
Participants

Federal Employees Dental and Vision Insurance Program (FEDVIP) –
1 of 6 carriers providing voluntary Dental coverage

43%

Federal enrolled
Vision/Dental
population

99% overall satisfaction among Public Administration and Education clients.

98% of Public Administration and education clients **find MetLife easy to do business with.**

Dental Network

Delivering Savings Goes Beyond Network Size and Discounts



Strong combination of network size and discounts

Research demonstrates that our network provides one of the industry's best combinations of size and discounts¹



Rigorous selection standards

Network dentists undergo rigorous credentialing and ongoing reviews²



Robust claims and utilization management

Exceptional claims management and utilization review help to prevent inappropriate billing and practice patterns



Comprehensive participant cost protections

Stronger cost protections help participants get more for their healthcare dollars

1. Ruark Consulting Dental PPO Network Study, 2013 edition.

2. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's.

Product of our Efforts

Network strategy is grounded in superior growth, aggressive network fees and stability.

Growth

- A two-year growth rate of 32.4% for generalists as well as specialists without compromising our negotiated dental fees or selection criteria¹

Negotiated Dental Fees

- Typically 15% to 45% below community average charges²
 - All participating dentists agree to accept negotiated fees as a payment in full for all covered services provided
 - Extends to services provided after the annual benefit maximum has been exceeded²

Stability

- Our process has delivered:
 - Exemplary turnover rates — consistently less than 1.7% per year, only 1.57% in 2014³
 - A national tenure between 9 and 10 years

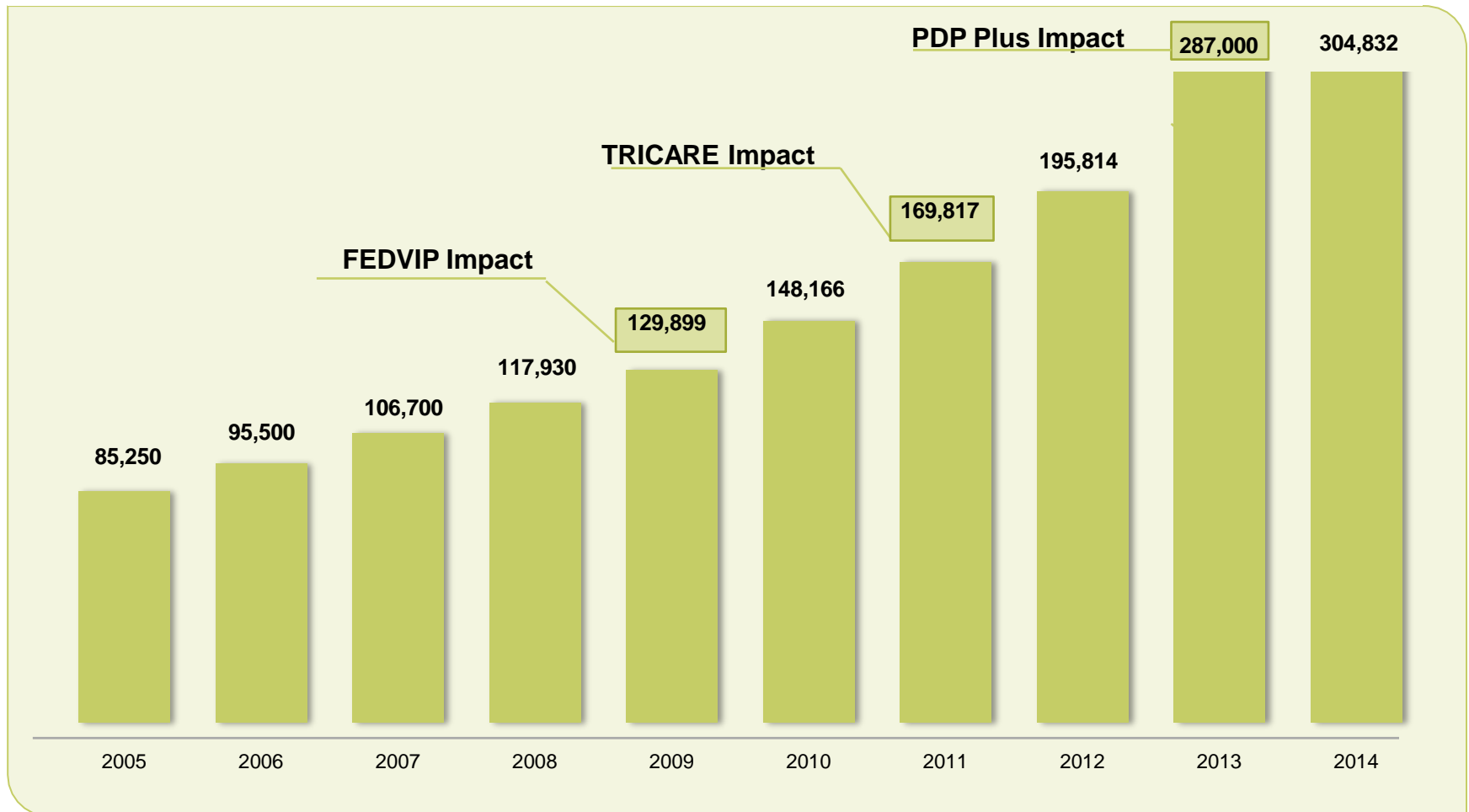
1. MetLife data — December 31, 2011 through December, 2014.

2. Savings from enrolling in a dental benefits plan will depend on various factors, including how often members visit participating dentists and the cost for services rendered. Negotiated fees are subject to change. Negotiated fees for non-covered services may not apply in all states.

3. MetLife data as of year-end 2014.

Significant Network Growth

MetLife PPO Access Points¹



1. MetLife Data 2005-2014.

Don't Take our Word for It

Ruark Consulting, LLC, 3rd party independent consulting firm, introduced the concept of effective discounts.

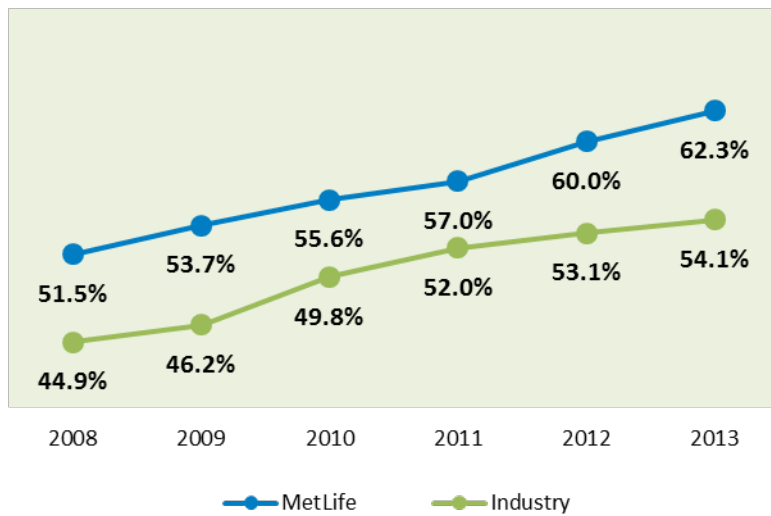
- Each year, they release the Dental PPO Network results for each participating carrier
- The study is the only industry tool that allows carriers to see how their network results compare to competitors¹
- Information is gathered from more than 15 participating carriers, representing
 - More than 72.5 million covered lives, and
 - More than \$28 billion in claims
- Data includes
 - Network size statistics from Ignition Group (Netminder), all during the same time frame
 - Actual claim information used to calculate in-network utilization and discounts
- Effective Discount is represented by a simple formula:
 - Average Discount X Utilization = EFFECTIVE DISCOUNT

1. Ruark Consulting Dental PPO Network Study, 2012 edition.

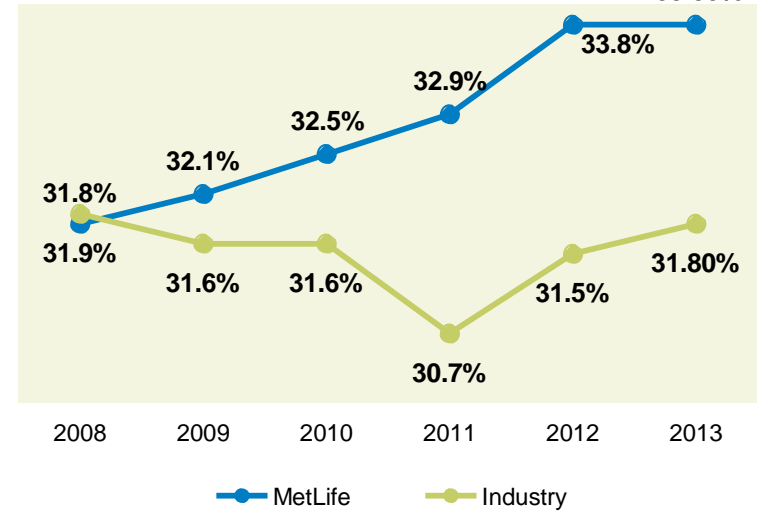
National Overview of the Ruark Data

National Ruark Study Results

Percent of In-Network Claims¹



National Average Discount¹



1. Ruark Consulting Dental PPO Network Study, 2013 edition.

OKHEEI Network at a Glance

Access Points & Penetration

Zip	Area	State	EE Count	PDP Penetration	Unique Dentists - Q4 2014			
					MetLife PDP Plus	Aetna II PPO	CIGNA DPPO Advantage	Delta Dental PPO
730	Oklahoma City	OK	1,662	74.0%	311	251	209	231
744	Muskogee	OK	644	73.8%	119	108	64	81
731	Oklahoma City	OK	607	79.1%	424	368	319	427
748	Shawnee	OK	518	75.2%	100	75	40	42
747	Durant	OK	331	42.2%	19	10	12	18
737	Enid	OK	292	78.9%	93	51	28	36
Total					1,066	863	672	835

OKHEEI Network at a Glance

Discounts and Utilization

Zip	Area	State	In-Network Discounts		In-Network Utilization	
			Market Weighted Average	MetLife	Market Weighted Average	MetLife
730	Oklahoma City	OK	34%	34%	66%	72%
744	Muskogee	OK	27%	29%	73%	79%
731	Oklahoma City	OK	33%	34%	73%	79%
748	Shawnee	OK	35%	36%	59%	70%
747	Durant	OK	32%	35%	40%	49%
737	Enid	OK	37%	35%	50%	68%

Effective Discount !

Zip	Area	Negotiated Fees	Utilization	Effective Discount
730	Oklahoma City	Third	First	Second
744	Muskogee	Second	Second	First
731	Oklahoma City	Third	First	First
748	Shawnee	Second	First	First
747	Durant	Second	Second	Second
737	Enid	Third	First	First

Dental Key Differentiators

MetLife's Dental Key Differentiators

- MetLife's has a **single National PPO network** that is managed consistently by one national administration platform, structure and corporate oversight.
- We use both in & out of network charges to **determine accurate Reasonable & Customary** (R&C) percentile which ensures that R&C percentages are calculated with a true representation of costs in the area versus using only in-network dentists which will lower the R&C payment and increase out of pocket to the member.
- **Customized out of network R&C Levels** are available for you to select from.
- MetLife has **one fee schedule per three digit zip code** for both generalists & specialists which allows true freedom of choice and does not cause increased out of pocket expense to an member if they choose a qualified generalist versus a specialist that they are comfortable and loyal to.
- We have an **open list** of covered services – we do not exclude services not specifically listed in the covered service section of the certificate.

Flexible Solutions Tailored to Your Employee Population

- MetLife's has the ability to offer up to a **\$5000 annual max** plan, providing a high perceived value to OKHEEI employees and in turn an overall happier employee population.
- We can offer a **99th percentile out of network reimbursement** option, which virtually eliminates balancing billing when a participant visits an out of network provider, providing true freedom of choice.
- MetLife can add value by **covering services that are not typically covered** by most dental contracts eliminating unneeded claim issues.

Vision Network

A Familiar Network (No Disruption = No Noise)

- Partnership with VSP – MetLife utilizes Choice Network
- Overall access of your population, based on GEO results includes 34,799 providers at 24,124 locations (based on 74,393 records)
- 86.1% of members have access to 2 providers within 10 miles
- 96.8% of members have access to 2 providers within 20 miles
- Ability to recruit your providers based on top utilized provider listing
 - We can work with you on an analysis of top utilized providers to recruit accordingly
- Walmart and Sam's agreement to make it easier to file out-of-network claims



Vision Differentiators

The Value of a Private Practice¹



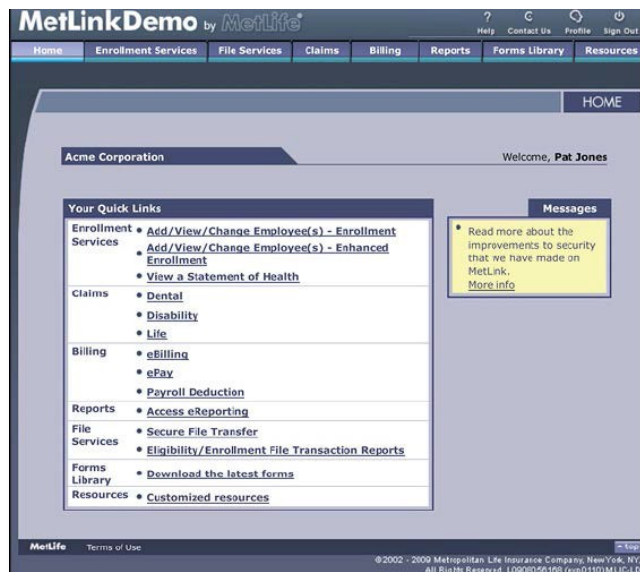
With MetLife Vision, employees can realize up to 32% lower out-of-pocket costs at participating private practice locations over some retail chains.¹

¹ In 2010, a study was conducted by a leading global research firm. Study sample consisted of randomly selected, geographically representative shops — more than 800 private-practice provider locations and more than 200 of each chain location listed. The objective was to compare pricing of the exact same frame and lens combinations across all locations. Costs include an eye exam, Luxottica Vogue VO2548B frame, Varilux Comfort® progressive lenses and Crizal® Alizé® anti-reflective coating.

Simplified Administration

MetLink: Simple Administration for OKHEEI

MetLink simplifies benefits management by integrating all key information in a single view and giving you real-time access to information, updates and data.



Used by more than 85,500 employer and consultant groups²

91% of MetLife group customers are satisfied with MetLink overall³

Improved Administration

- Perform all transactions in real time,¹ quickly and accurately
- Manage multiple MetLife benefits through a single interface
- Make enrollment changes without having to call or send a fax to MetLife
- View reports that help you maximize your dental and vision plan's value

Streamlined PPO Claims Management

- Easily file or check status of a claim
- Reduce turnaround time and improve payment accuracy
- Review real-time status of a claim

Valuable Resources

- Receive e-mail alerts for billing, claim status and reports
- Keep abreast of legislation and regulatory updates

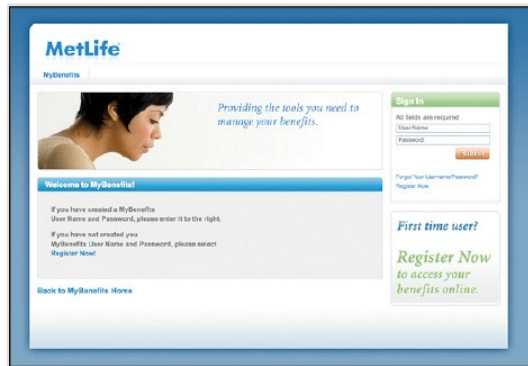
1. Transactions are in real time except when the systems are undergoing scheduled or unscheduled maintenance or interruptions.

2. All customer numbers/usage statistics: MetLife internal data as of January 2013.

3. MetLife Data, 2014.

MyBenefits: One Website for OKHEEI Employee

MetLink simplifies benefits management by integrating all key information in a single view and giving you real-time access to information, updates and data.



More than 7.4 million participants are registered on MyBenefits²

Empowers Employees

- Search for a dentist
- Review plan information, including what's covered and coinsurance
- Track plan deductibles and maximums
- View claim history
- Compare local service fees with our Dental Procedure Fee Tool¹
- Read oral health information to help make informed decisions about dental care

Timely Communication Updates

- View important information, like preventive care visit reminders and product offerings, in a dedicated message area
- E-mail updates for PPO claim status

Secured Access from Work or Home

- All employee data is stored in a secure environment
- Access the site through employer's intranet site via a single sign-on feature

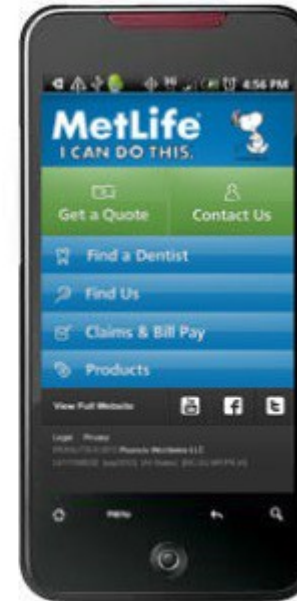
1. All customer numbers/usage statistics: MetLife internal data as of January 2013.

2. The Dental Procedure Fee Tool application is provided by go2dental.com, Inc., an independent vendor. Network fee information is supplied to go2dental.com by MetLife and is not available for providers who participate with MetLife through a vendor. Out-of-network fee information is provided by go2dental.com. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information. All customer numbers/usage statistics: MetLife internal data as of January 2013.

MetLife Mobile App Technology



MetLife mobile app on iPhone



MetLife mobile web site on Android

- Find a MetLife Dental or Vision Provider
- Electronic EOB's
- Click-to-Dial Contact Numbers
- Dentist Locations by Google Maps

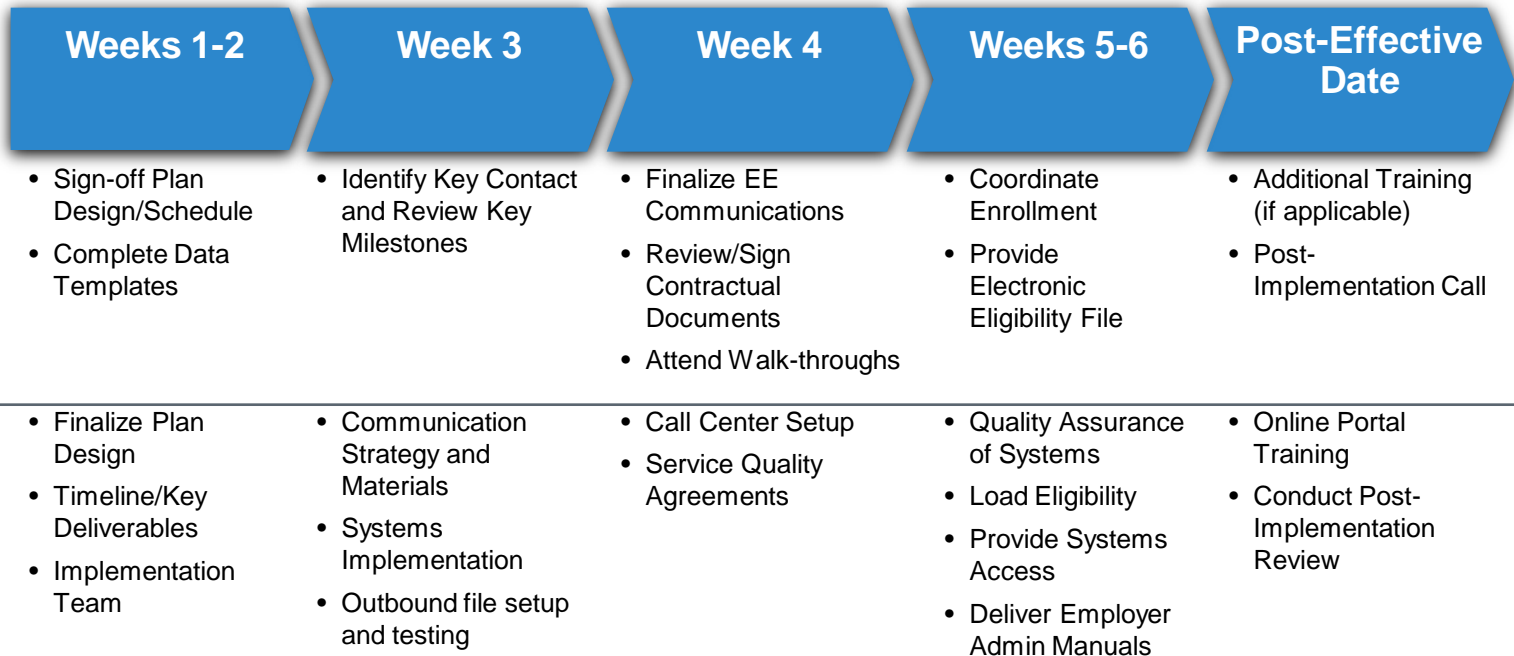
Implementation

“Implementation Done Right” – Harvard Business Review

Enhancing your benefits program without adding to your administrative burden

Your MetLife Implementation Team coordinates all key tasks/resources and reviews milestones with you.

Flexibility and experience to integrate across different systems, processes and business partners to meet all critical project requirements



Thank you for your time today!

Questions?



Appendix

Performance Guarantees

Dental Performance Guarantees

Standard Guarantees

Payment (Financial) Accuracy Guarantee

- 99.8% of claim payment transactions are made accurately

Claim Turnaround-Time Guarantee

- 85% of all claims submitted are processed to conclusion within 5 business days following the date of claim receipt, or
- 95% of all claims submitted are processed to conclusion within 10 business days following the date of claim receipt

Telephone Service Guarantee

- 80% of all calls received through our Customer Service telephone line are answered within 30 seconds, and
- 97% of all incoming calls received through our Customer Service telephone line are answered without the caller hanging up

Vision Performance Guarantees

Standard Guarantees

Payment (Financial) Accuracy Guarantee

- 99.5% of claim payment transactions are made accurately

Claims Processing Accuracy

- 99% accuracy calculated on a monthly basis, based upon daily audit results

Claims processed within 5 business days

- 95% of all claims submitted are processed to conclusion within 10 business days following the date of claim receipt

Telephone Service Guarantee

- 80% of all calls received through our Customer Service telephone line are answered within 30 seconds
- Less than or equal to a 3% abandon rate, calculated on a monthly basis

Service Performance Guarantees

Standard Guarantees

Payment (Financial) Accuracy Guarantee

- 99.8% of claim payment transactions are made accurately

Complaint acknowledgement within 5 business days

- 96% complaint acknowledgement

Complaint resolution within 30 calendar days

- 99% complaint resolution

Average response to email inquiries

- 80% within 1 business day, 100% within 2 business days

Overall experience with MetLife Preferred Provider Network

- 96% satisfaction

MetLife Preferred Provider retention rate (based on voluntary turnover)

- 98% retention rate

Implementation

- MetLife will achieve an overall survey score in the range of “Satisfied”.

Web-portal availability

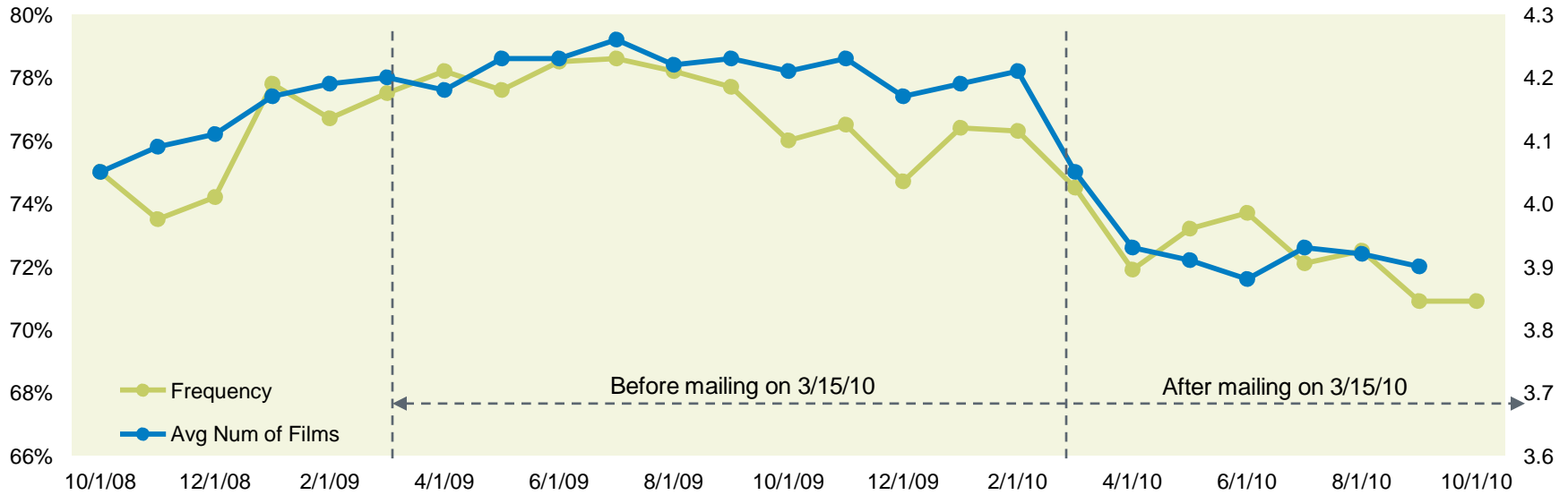
- 99% availability

Cost Containment Examples

Results Prove Monitoring and Outreach Make a Big Difference

Analytic reviews coupled with communications help ensure appropriate treatment patterns and claim submissions.¹

Comparison of BEFORE and AFTER frequency of Periapical X-rays during a standard exam Visits and Average Number of Film Exposures for Second Periapical X-ray Mailing



1. MetLife Data, 2010

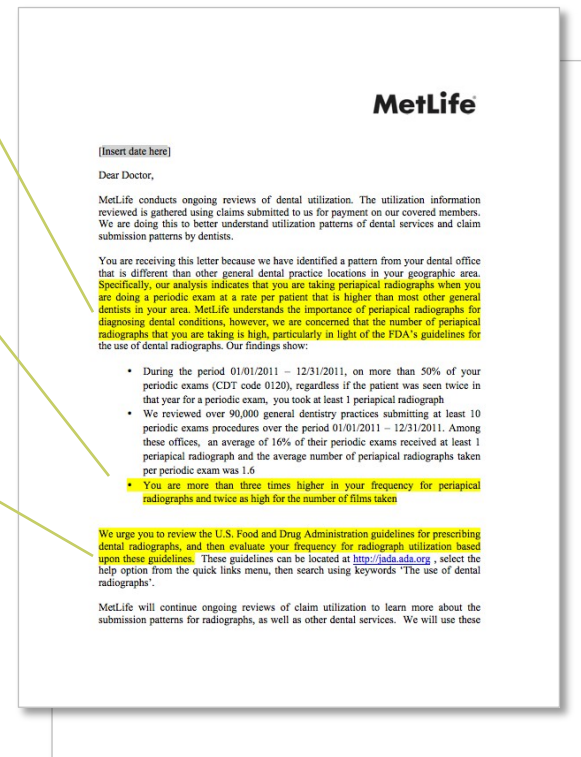
Sample Letter of MetLife's Proactive Communication to Dentists

Engaging providers on inappropriate treatment or billing patterns through communications helps to change behavior.

Specifically, our analysis indicates that you are taking periapical radiographs when you are doing a periodic exam at a rate per patient that is higher than most other general dentists in your area. MetLife understands the importance of periapical radiographs for diagnosing dental conditions, however, we are concerned that the number of periapical radiographs that you are taking is high, particularly in light of the FDA's guidelines for

You are more than three times higher in your frequency for periapical radiographs and twice as high for the number of films taken

We urge you to review the U.S. Food and Drug Administration guidelines for prescribing dental radiographs, and then evaluate your frequency for radiograph utilization based upon these guidelines. These guidelines can be located at <http://jada.ada.org> , select the



Wellness Offering

Quality Initiatives Program

Personalized results help motivate your employees.

Report Card

- Personalized Oral Health Risk Score and Oral Health Status Score
- Helps participants see how various risk factors affect their overall risk status

Results Summary and Recommended Action Plan

- Drives engagement and action

Previous Scores

- Helps participants understand changes in oral health scores

Links to the MetLife Oral Health Library

- Directs participants to articles related to their results, helping them become more educated consumers of dental services

Your Report Card

Your Results

Below are your results. Don't forget to [print your completion certificate](#).

[Oral Health Risk Score](#)
[Oral Health Status Score](#)
[Print this section](#)

◀ LESS SEVERE		MORE SEVERE ▶		
1 - 20 Very Low Disease Risk	21 - 40 Low Disease Risk	41 - 60 Moderate Disease Risk	61 - 80 High Disease Risk	81 - 100 Very High Disease Risk

Results Summary

Based on your results, the following health information may be applicable.

- ▶ **General Dental Health**
More than 90% of all systemic diseases have oral manifestations, meaning your dentist may be the first health care provider to diagnose a health problem...
- ▶ **Tooth Decay**
Almost 30% of children between the ages of 6 and 8 have untreated tooth decay...
- ▶ **Womens Dental Health**
Women with periodontal disease are at three to five times greater risk of preterm birth than those who are periodontally healthy...

Your Action Plan

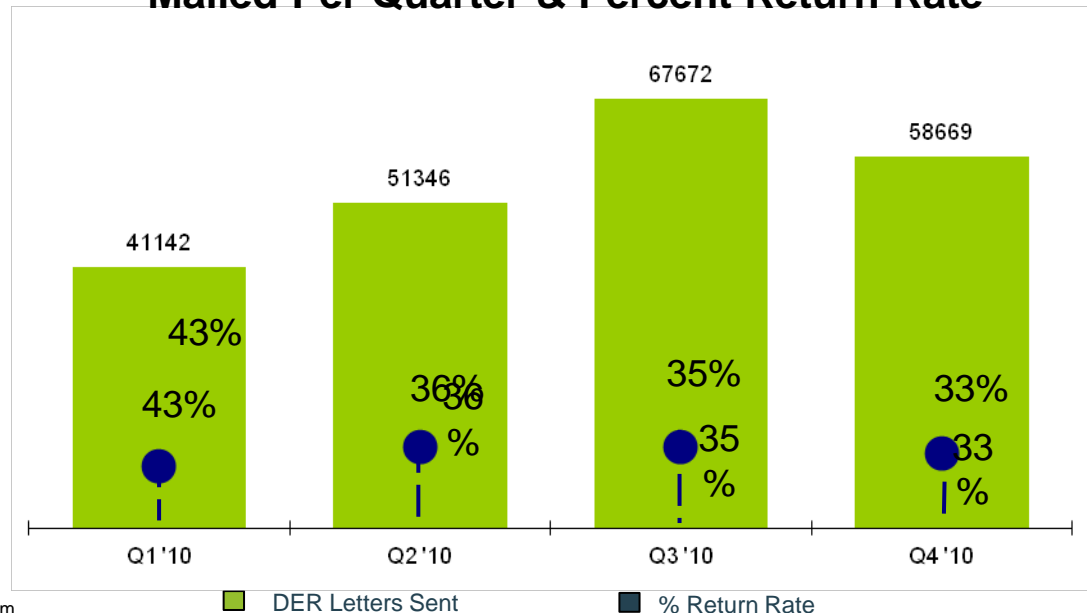
To improve your oral health, we suggest you:

- Have dental exams at a frequency consistent with your risk of oral disease.
- Practice good oral hygiene daily. This typically requires a toothbrush and floss

Diabetes Awareness Program

**22%
Return
Rate***

Total Number of Diabetic Exam Reminders Mailed Per Quarter & Percent Return Rate



It's time for your vision exam.
Make your appointment today.

MetLife

MetLife Vision can help keep you and your eyes healthy. That's why it's important to see a MetLife provider every year for a comprehensive vision exam.

Protect your eyes with a yearly eye exam. Through a comprehensive vision exam, MetLife Vision providers get a better view of your eyes. They look for eye health problems, such as glaucoma, macular degeneration, and diabetic eye disease. They also look for signs of health conditions, including high blood pressure, high cholesterol, and diabetes.

See well and stay healthy with MetLife Vision. Get the vision care that is right for you. Make your appointment with a MetLife provider today! If you have questions or need help finding a vision provider, visit metlife.com/mybenefits or call us at 1-855-MET-EYE1 (1-855-638-3931).

MetLife Customer Service is available Monday through Friday, 8:00 a.m. to 11:00 p.m. and Saturday, 9:00 a.m. to 8:00 p.m. ET.

Sincerely,

Bruce S. Cacciopaglia Jr.
Director, MetLife Vision Plans

Did you know?

- Nearly 26 million Americans have diabetes, yet a quarter don't know it.¹
- Most blindness from diabetes can be prevented with an annual eye exam.¹
- More than 2.7 million Americans, age 40 and older, have glaucoma and half don't know it.²

Visit metlife.com/mybenefits for more eye health information.

¹Centers for Disease Control and Prevention, <http://www.cdc.gov/> http://www.cdc.gov/diabetes/pubs/features_09/
²Prevent Blindness America, <http://www.preventblindness.org/> <http://www.preventblindness.org/>

© METLIFE, INC. L0942262010ep4210A4 Statewide (DC, PR)
Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain classes and network administrative services are provided through Vision Service Plans.
PEANUTS ©2010 Peanut Worldwide

40BF1014CM 9/12

*Average return rate of diabetes patients as a result of MetLife Vision Exam Reminder Program.

Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.