

# Competitor Insights

Key findings in 2023

September 2023



# What did we learn about MetLife?

MetLife	Delta Dental Response
<p><b>Contract / Plan Administration</b></p> <ul style="list-style-type: none"> <li>• Touts an open list contract.</li> <li>• Cadillac” contract features for high-end groups: \$5,000 annual maximum, resin fillings payable on all teeth, (4) periodontal cleanings annually, 99th U&amp;C out-of-network, ability to match any plan design, including High/Low dual choice and steerage options</li> <li>• No DHMO offerings in most states</li> <li>• Covers services (crowns) in-progress.</li> </ul>	
<p><b>Network</b></p> <ul style="list-style-type: none"> <li>• Single dental carrier nationally with two networks: MetLife PDP: Owned network, MetLife PDP Plus: Includes rented network in select areas</li> <li>• The PDP Plus network is their “defacto” standard network and contains leased providers and is the only option fully insured business.</li> <li>• "Negotiated fees are typically 30-45% less than the average," with several out-of-network reimbursement options.</li> </ul>	<ul style="list-style-type: none"> <li>• Continue net effective discount emphasis – 34.1 in 2022.</li> <li>• PPO dentists average discounts – 40.5% in 2021.</li> <li>• Average PPO network utilization is 61.3%; Premier network utilization is 31.1%</li> <li>• Delta Dental does not “soften” our discounts to increase network access</li> </ul>
<p><b>Technology</b></p> <ul style="list-style-type: none"> <li>• Online Scheduling/Provider Reviews: Online appointment scheduling and the ability to view provider reviews were made available by integrating with LocalMed and Yelp.</li> <li>• Procedure Fee Look Up Tool: Provides members with in-network negotiated fee schedules and out of network cost ranges by procedure based on the member’s zip code and specific plan design..</li> <li>• Strong integrated claim platform with transparent claim reporting, representative consultation and expedited EOB turnaround</li> <li>• Robust employer portal: MetLink, employee portal: MetLife.com/MyBenefits mobile app: MetLife</li> </ul>	<ul style="list-style-type: none"> <li>• Virtual Consult: Allows members to connect with Delta Dental PPO dentists</li> <li>• ToothPic: 24/7 access to get professional advice from licensed dentists</li> <li>• DentaQual: 1 to 5 star rating system added to directory results</li> <li>• CAHPS – gold standard of patient experience measurement with Delta Dental as the only carrier surveying nationally</li> </ul>

## What did we learn about MetLife?

MetLife	Delta Dental Response
<p><b>Other</b></p> <ul style="list-style-type: none"> <li>• Multiple lines of coverage: Long and Short term disability, Life, Dental, Vision, Critical Illness, Accident, Home, Pet</li> <li>• Aggressive with fully insured quotes (prefers FI business)</li> <li>• Bundled pricing, 5% bundle discount with dental and additional coverage and rate cap of 6% for 2nd year dental plans/renewals</li> <li>• Reps often sell and renew business resulting in less of a focus on renewals</li> <li>• High turnover in both sales representatives and call center team members, resulting in major service issues</li> <li>• Limited ASO availability with 1,000+ enrollees required</li> <li>• Shared savings for ASO business is a 60/40 split.</li> <li>• MetLife does not print ID cards for new or existing members</li> </ul>	<ul style="list-style-type: none"> <li>• Utilize Milliman data to show strength of effective discount</li> <li>• Lowest trend in the industry (x%) and non-profit status lead to stable rates</li> <li>• Tout accuracy of provider data (clean vs overstatement from competitors)</li> <li>• Leverage the Delta Dental clinical story</li> <li>• Introduce shared savings for Premier providers under ASO plans</li> </ul>