

Dental Benefits

Savings, flexibility and service. For healthier smiles.



MetLife



If I want to be at my best,
a good dental plan
will be refreshing.





A lot of emphasis has been put on healthy living recently, and oral health is an essential part of that. This dental benefits plan offers you valuable coverage to help you and your family keep a healthy regimen. Plus, you'll get the savings¹ you need, the flexibility you want and the service you can count on. Now that's refreshing.

- Lower out-of-pocket costs.
- Freedom of choice.
- A commitment to your oral health.
- Less paperwork. Less worries. More Service.

¹ Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often members visit the dentist and the cost of services rendered.





Allow Us to Introduce Ourselves

Understanding Your Dental Plan

Concordia College's Benefits

The MetLife Dental Education Center

We're Here to Help — MetLife Is at Your Service

Identification



Dear Concordia College Employee:

A good dental benefits plan can be an important part of good oral health. That's why Concordia College provides you with access to a dental benefits plan from MetLife, so you can get the coverage you need to help you and your family achieve your oral health goals.

Get the dental care you need with features you deserve.

- **Lower costs** with negotiated fees that are typically 15-45% less than the average fees charged by dentists in the same community when you visit a dentist in our Preferred Dentist Program (PDP)*.
- **Freedom of choice** to visit any dentist, whether they're in our network or not. To find out if your dentist participates in the PDP network of over 135,000 dentist locations, call 1-800-942-0854 or logon to www.metlife.com/mybenefits.
- **A commitment to your oral health** means educational tools and resources that help you and your dentist make informed choices.
- **Less paperwork, less worries and more service** with easy access to pre-treatment estimates, real-time claims processing** and 24-hour customer service by phone, fax or online.

Plus, you have access to MetLife's Oral Health Library available at www.metlife.com/mybenefits that contains valuable information on many different topics related to oral health including family dental health, dental diseases, and dental treatments & procedures, so you have the information you need to make more informed benefits and oral health choices.

It's easy to get these valuable dental benefits.

- Review the information in this booklet that contains details on your Dental Benefits Plan.
- Complete and mail the enrollment form. For more information, visit www.metlife.com/mybenefits or call 1-800-942-0854.

Sincerely,

MetLife

* Savings from enrolling in a dental benefits plan will depend on various factors, including how often participants visit the dentist and the cost of services covered. Negotiated fees for non-covered services may not apply in all states.

** Transactions are in real-time except when systems are undergoing scheduled or unscheduled maintenance or interruption.

Like most group benefits 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.

Understanding Your Dental Plan

MetLife helps you get the dental coverage you and your family need. And with these valuable features, your dental benefits are sure to keep you smiling:

- Lower costs.
- Freedom of choice.
- Commitment to your oral health.
- Less paperwork. Less worries. More service.

Lower costs for covered and non-covered services.

The MetLife Preferred Dentist Program (PDP) offers you plan benefits based on negotiated fees that typically range from 15% to 45% less than the average fees for the same or similar services charged by dentists in your area. All PDP dentists have agreed to MetLife negotiated fees for in-network services – and these fees may even apply to services not covered by your plan or those provided after you've exceeded your annual benefits maximum.¹

Freedom of choice.

With MetLife, you can go to the dentist you're most comfortable with, even if he or she isn't in our network. But with over 135,000 in-network dentist locations, there's a good chance your dentist is part of the MetLife PDP. And if you need to find a dentist, you can easily find one in our national network. Plus, you'll be assured they've passed a rigorous selection process. In fact, 98% of patients who visited an in-network dentist were satisfied with the quality of care they received.²

Commitment to your oral health.

The right dental care is an essential part of good overall health. That's why we developed MetLife's Quality Initiative Program to promote good dental health. By providing dentists with access to materials relevant to the latest dental research and trends in patient care, they can stay abreast of the latest developments and technologies in oral health. Plus, it gives you tools to make better choices about your dental benefits and health.

Today, the Academy of General Dentistry tells us that more than 90% of all diseases produce oral signs and symptoms. Dentists now play a key role in screening for conditions such as cancer, diabetes, leukemia, heart disease, and kidney diseases.³

Understanding Your Dental Plan (continued)

Less paperwork. Less worries. More service.

With MetLife, there's no paperwork if your dentist submits your claims for you. We can even give you pre-treatment estimates while you're at the dentist.

Plus, anytime you want to check coverage, claim status or history, or get an estimate, you or your dentist can get a quick answer by phone, fax or online, so you can get the information you want, when you want it.

International Dental Travel Assistance

This dental benefits plan also includes international dental travel assistance services⁴ — providing you and your covered dependants referrals for immediate dental care while traveling internationally. This service is available 24/7 offering you access to international dental providers in over 200 countries. With just one phone call you will be connected to a multilingual assistance coordinator who will gather all the necessary information to ensure you receive the care you need when you need it. Coverage will be considered under your out-of-network⁵ benefits. Be sure to hold on to all receipts to submit a dental claim. Claim forms are available online at www.metlife.com/mybenefits.

1. Savings from enrolling in a dental benefits plan will depend on various factors, including how often participants visit the dentist and the cost of services covered. Negotiated fees on non-covered services may not apply in all states.
2. 2009 MetLife Plan Participant Satisfaction Survey. Results based on participants who visited a MetLife PDP dentist and reported that they were satisfied (24%) or very satisfied (74%).
3. Academy of General Dentistry. The Importance of Oral Health to Overall Health, <http://www.agd.org/public/oralhealth/Default.asp?IssID=320&Topic=O&ArtID=1289#body>, updated February 2007.
4. International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with MetLife, and the services they provide are separate and apart from the benefits provided by MetLife.
5. Refer to your dental benefits plan summary for your out-of-network dental coverage.

Like most group benefits 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.

Concordia College's Dental Plan Benefits

For the savings you need, the flexibility you want and service you can trust.

Benefit Summary

Plan Option 1/Low Option			Plan Option 2/High Option		
Coverage Type	PDP In-Network	Out-of-Network	Coverage Type	PDP In-Network	Out-of-Network
Type A – Diagnostic and Preventative	100% of PDP Fee*	100% of R&C Fee**	Type A – Diagnostic and Preventative	100% of PDP Fee*	100% of R&C Fee**
Type B – Basic, Endodontics, and Periodontics. Note: there is a 6 month wait for these services	80% of PDP Fee*	80% of R&C Fee**	Type B – Basic, Endodontics, and Periodontics Note: there is a 6 month wait for these services	80% of PDP Fee*	80% of R&C Fee**
Type C –Major Restorative and Prosthetics Note: there is a 12 month wait for these services	50% of PDP Fee*	50% of R&C Fee**	Type C –Major Restorative and Prosthetics Note: there is a 12 month wait for these services	50% of PDP Fee*	50% of R&C Fee**
Type D – orthodontia Note: there is a 12 month wait for these services	Not Covered	Not Covered	Type D – orthodontia	50% of PDP Fee*	50% of R&C Fee**
Deductible[†]	In-Network	Out-of-Network	Deductible[†]	In-Network	Out-of-Network
Individual	\$50.00	\$50.00	Individual	\$50.00	\$50.00
Family	\$150.00	\$150.00	Family	\$150.00	\$150.00
Annual Maximum Benefit	In-Network	Out-of-Network	Annual Maximum Benefit	In-Network	Out-of-Network
Per Person	\$1,000	\$1,000	Per Person	\$1,000	\$1,000
			Orthodontia Lifetime Maximum	In-Network	Out-of-Network
			Per Person	\$1,500	\$1,500
* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full, subject to any co-payments, deductibles, cost sharing and benefits maximums. ** R&C Fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. †Applies only to Type B & C Services.			* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full, subject to any co-payments, deductibles, cost sharing and benefits maximums. ** R&C Fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. †Applies only to Type B & C Services.		

Monthly Rates

The following monthly rates are effective through 12/31/20

Employee Only	\$36.91	\$36.91
Employee + Family	\$101.05	\$118.45

List of Primary Covered Services & Limitations

Plan Option 1/Low Plan		Plan Option 2/High Plan	
Type A – Preventive	How Many/How Often	Type A – Preventive	How Many/How Often
Prophylaxis (cleanings)	• Two per calendar year, separated by a six-month period.	Prophylaxis (cleanings)	• Two per calendar year, separated by a six-month period.
Oral Examinations	• Two exams per calendar year, separated by a six-month period.	Oral Examinations	• Two exams per calendar year, separated by a six-month period.
Topical Fluoride Applications	• One fluoride treatment in a 12 month period for dependent children up to 19 th birthday.	Topical Fluoride Applications	• One fluoride treatment in a 12 month period for dependent children up to 19 th birthday.
X-rays	• Full mouth X-rays: one per 36 months. • Bitewing X-rays: one set per calendar year for adults/children.	X-rays	• Full mouth X-rays: one per 36 months. • Bitewing X-rays: one set per calendar year for adults/children.
Space Maintainers	• Space Maintainers for dependent children: one per lifetime up to 17 th birthday.	Space Maintainers	• Space Maintainers for dependent children: one per lifetime up to 17 th birthday.
Sealants	• One application of sealant material per lifetime for each non-restored, non-decayed 1 st and 2 nd molar of a dependent child up to 16 th birthday.	Sealants	• One application of sealant material per lifetime for each non-restored, non-decayed 1 st and 2 nd molar of a dependent child up to 16 th birthday.
Periodontal Maintenance	• Two per year includes two regular cleanings.	Periodontal Maintenance	• Two per year includes two regular cleanings.
Oral Hygiene Instructions	• One per lifetime.	Sealants	• One per lifetime.
Type B - Basic Restorative	How Many/How Often	Type B - Basic Restorative	How Many/How Often
Fillings	• Once per tooth in 24 months.	Fillings	• Once per tooth per 24 months.
Pre-fabricated or Stainless Steel Crowns	• Once per tooth per 24 months up to age 19.	Pre-fabricated or Stainless Steel Crowns	• Once per tooth per 24 months up to age 19.
Simple Extractions		Simple Extractions	
Endodontics	• Once per tooth per lifetime.	Endodontics	• Once per tooth per lifetime.
General Anesthesia	• When dentally necessary in connection with oral surgery, extractions or other covered dental services.	General Anesthesia	• When dentally necessary in connection with oral surgery, extractions or other covered dental services.
Oral Surgery		Oral Surgery	
Periodontics	• Periodontal scaling and root planing once per quadrant, every 24 months. • Full mouth debridement: once per lifetime. • Periodontal surgery once per quadrant, every 36 months.	Periodontics	• Periodontal scaling and root planing once per quadrant, every 24 months. • Full mouth debridement: once per lifetime. • Periodontal surgery once per quadrant, every 36 months.
Emergency Treatment		Emergency Treatment	
Type C - Major Restorative	How Many/How Often	Type C - Major Restorative	How Many/How Often
Repairs/Recementation	• Crown Repair: Once per tooth in 12 months.	Repairs/Recementation	• Crown Repair: Once per tooth in 12 months.
Implants	• Once in 5 years.	Implants	• Once in 5 years.
Bridges and Dentures	• Initial placement to replace one or more natural teeth, which are lost while covered by the Plan. • Dentures and bridgework replacement: one every 5 years for covered persons age 16 or older. • Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed.	Bridges and Dentures	• Initial placement to replace one or more natural teeth, which are lost while covered by the Plan. • Dentures and bridgework replacement: one every 5 years for covered persons age 16 or older. • Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed.
Rebase/Relines	• Unlimited after 6 months following initial placement.	Rebase/Relines	• Unlimited after 6 months following initial placement.
Crowns/Inlays/Onlays	• Replacement: once every 5 years.	Crowns/Inlays/Onlays	• Replacement: once every 5 years.
TMJ	• Is subject to coordination of benefits. A Pre-treatment Estimate of Benefits is recommended. • Note: if you or your dependents currently have medical insurance coverage, the claim must first be submitted to that medical insurance program. Any remaining costs after consideration under the medical insurance may be submitted to the Plan for further benefit. You must submit a copy of the medical Explanation of Benefits along with the claim to MetLife.	TMJ	• Is subject to coordination of benefits. A Pre-treatment Estimate of Benefits is recommended. • Note: if you or your dependents currently have medical insurance coverage, the claim must first be submitted to that medical insurance program. Any remaining costs after consideration under the medical insurance may be submitted to the Plan for further benefit. You must submit a copy of the medical Explanation of Benefits along with the claim to MetLife.
Adjustment to Dentures	• Two in a 12 month period. Only after 6 months following initial placement of the prosthetic appliance.		• Two in a 12 month period. Only after 6 months following initial placement of the prosthetic appliance.
Type D – Orthodontia	How Many/How Often	Type D – Orthodontia	How Many/How Often
Orthodontia	• Not Covered.	Orthodontia	• Your Children, from 8 years old up to age 19, are covered while Dental Insurance is in effect. • All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia. • Payments are on a repetitive basis. • Orthodontic benefits end at cancellation of coverage.

The service categories and plan limitations shown above represent an overview of your Plan Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan.

Common Questions... Important Answers

Who is a participating Preferred Dentist Program (PDP) dentist? A participating dentist is a general dentist or specialist who has agreed to accept MetLife's negotiated fees as payment in-full for services provided to plan participants. PDP fees typically range from 15-45%* below the average fees charged in a dentist's community for the same or substantially similar services.

*Based on internal analysis by MetLife.

How do I find a participating PDP dentist? There are more than 135,000 participating PDP dentist locations nationwide, including over 33,000 specialist locations. You can receive a list of these participating PDP dentists online at www.metlife.com/mybenefits or call 1-800-942-0854 to have a list faxed or mailed to you.

What services are covered by my plan? All services defined under your group dental benefits plan are covered. Please review the enclosed plan benefits to learn more.

Does the Preferred Dentist Program (PDP) offer any discounts on non-covered services? MetLife's negotiated fees with PDP (in-network) dentists may extend to services not covered under your plan and services received after your plan maximum has been met, where permitted by applicable state law. If you receive services from a PDP dentist that are not covered under your plan or where the maximum has been met, in those states where permitted by law, you may only be responsible for the PDP (in-network) fee.

May I choose a non-participating dentist? Yes. You are always free to select the dentist of your choice. However, if you choose a dentist who does not participate in the MetLife PDP, your out-of-pocket expenses may be more, since you will be responsible to pay for any difference between the dentist's fee and your plan's payment for the approved service. If you receive services from a participating PDP dentist, you are only responsible for the difference between the PDP in-network fee for the service provided and your plan's payment for the approved service. Please note: any plan deductibles must be met before benefits are paid.

Can my dentist apply for PDP participation? Yes. If your current dentist does not participate in the PDP and you'd like to encourage him or her to apply, tell your dentist to visit www.metdental.com, or call 1-877-MET-DDS9 for an application. The website and phone number are designed for use by dental professionals only.

How are claims processed? Dentists may submit your claims for you which means you have little or no paperwork. You can track your claims online and even receive e-mail alerts when a claim has been processed. If you need a claim form, visit www.metlife.com/mybenefits or request one by calling 1-800-942-0854.

Can I find out what my out-of-pocket expenses will be before receiving a service? Yes. MetLife recommends that you request a pre-treatment estimate for services in excess of \$300. Simply have your dentist submit a request online at www.metdental.com or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you're still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

How can I learn about what dentists in my area charge for different procedures? If you have MyBenefits you can access the Dental Procedure Fee Tool provided by go2dental.com where you can learn more about approximate fees for services such as exams, cleanings, fillings, crowns and more. Simply visit www.metlife.com/mybenefits and use the Dental Procedure Fee Tool to help you estimate the in-network (PDP fees) and out-of-network fees* for dental services in your area.

* Out-of-network fee information is provided by go2dental.com, Inc., an industry source independent of MetLife. This site does not provide the benefit payment information used by MetLife when processing your claims. Prior to receiving services, we recommend that you obtain pre-treatment estimates through your dentist.

Can MetLife help me find a dentist outside of the U.S. if I am traveling? Yes. Through international dental travel assistance services you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits. ** Please remember to hold on to all receipts to submit a dental claim.

*International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with MetLife, and the services they provide are separate and apart from the benefits provided by MetLife.

** Refer to your dental benefits plan summary for your out-of-network dental coverage.

How does MetLife coordinate benefits with other insurance plans? Coordination of benefits provision in dental benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan. These rules determine the order in which the plans will pay benefits. If the MetLife dental benefit plan is primary, MetLife will pay the full amount of benefits that would normally be available under the plan. If the MetLife dental benefit plan is secondary, most coordination of benefits provisions requires MetLife to determine benefits after benefits have been determined under the primary plan. The amount of benefits payable by MetLife may be reduced due to the benefits paid under the primary plan.

Exclusions

This plan does not cover the following services, treatments and supplies:

- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
- Services for which you would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by you or your Dependent before the Dental Insurance starts for that person;
- Services which are primarily cosmetic;
- Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
 - Scaling and polishing of teeth; or
 - Fluoride treatments;
- Services or appliances which restore or alter occlusion or vertical dimension;
- Restoration of tooth structure damaged by attrition, abrasion or erosion;
- Restorations or appliances used for the purpose of periodontal splinting;
- The controlled release of therapeutic agents or biologic material used to aid in soft tissue and osseous tissue regeneration;
- Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
- Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
- Missed appointments;
- Services:
 - Covered under any workers' compensation or occupational disease law;
 - Covered under any employer liability law;
 - For which the employer of the person receiving such services is not required to pay; or
 - Received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital;
- Services covered under other coverage provided by the Employer;
- Temporary or provisional restorations;
- Temporary or provisional appliances;
- Prescription drugs;
- Services for which the submitted documentation indicates a poor prognosis;
- The following when charged by the Dentist on a separate basis:
 - Claim form completion;
 - Infection control such as gloves, masks, and sterilization of supplies; or
 - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
- Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
- Caries susceptibility tests and or bacteriologic tests for determination of periodontal disease or pathologic agents;
- Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Other fixed Denture prosthetic services not described elsewhere in the certificate;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Initial installation or replacement of a full or removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Addition of teeth to a partial removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Fixed and removable appliances for correction of harmful habits;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Intra and extraoral photographic images.
- Orthodontia (Non – orthodontics plan)

Alternate Benefits: Your dental plan provides that where two or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement, and the associated procedure charge, on the least costly treatment alternative. If you and your dentist have agreed on a treatment which is more costly than the treatment upon which the plan benefit is based, your actual out-of-pocket expense will be: the procedure charge for the treatment upon which the plan benefit is based, plus the full difference in cost between the scheduled PDP fee or, if non PDP, the actual charge, for the service actually rendered and the scheduled PDP fee or R&C fee (if non PDP) for the service upon which the plan benefit is based. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plans reimbursement for those services, and your out-of-pocket expense. Procedure charge schedules are subject to change each plan year. You can obtain an updated procedure charge schedule for your area via fax by calling 1-800-942-0854 and using the MetLife Dental Automated Information Service.

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.

This dental benefits plan is made available through a self-funded arrangement. MetLife administers this dental benefits plan, but has not provided insurance to fund benefits.

Metropolitan Life Insurance Company, New York, NY

L0810124115(exp0811)(All States)(DC, GU, MP, PR, VI)

The MetLife Dental Education Center

Focus on Oral Health: Why Having the Right Dental Coverage is Good for Your Health.

Maybe you have good oral health, but have you considered how unexpected dental problems can affect you or your family members? Or, maybe you have some type of dental coverage now, but the question is – is it enough?

Although much emphasis has been put on healthy living these days, you may not have thought to include your mouth as part of your health regimen. The fact is, more and more studies are finding links between your oral health and your overall health. According to the U.S. Dept. of Health and Human Services, research has revealed an association between dental disease and a person's increased risk for systemic conditions.¹

When you consider how dental problems can affect people of all ages — and how costly they can be to treat — you may want to carefully consider whether you have adequate dental coverage. With MetLife, you have access to dental benefit plans with easy-to-understand coverage and savings that may extend to non-covered services.²

Want to know if you or your family is at risk for dental disease?

Visit the dental education website at www.metlife.com/mybenefits for important tools and resources to help you become more informed about dental care. The site contains Risk Assessments and information on many oral health topics.

Did You Know?

According to the National Institute of Health, tooth decay is one of the most common health problems among Americans, second only to the common cold.³

Studies suggest that periodontal (gum) disease during pregnancy may be a factor in premature births.⁴

There are over 400 medications (prescription and over-the-counter) that can cause "dry mouth" (xerostomia) which can lead to plaque build-up, tooth decay and gum disease.⁵

1. U.S. Dept. of Health and Human Services. Oral Health in America: A Report of the Surgeon General — Executive Summary. Rockville, MD: U.S. Dept. of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes of Health, Accessed July 2009. <http://silkh.nih.gov/public/hck1ocv.@www.surgeon.fullrpt.pdf>
2. Savings from enrolling in a dental benefits plan will depend on various factors, including how often participants visit the dentist and the cost of services covered. Negotiated fees for non-covered services may not apply in all states.
3. U.S. National Library of Medicine and the National Institutes of Health. Medical Encyclopedia: Dental Cavities. Updated December 2008. <http://www.nlm.nih.gov/medlineplus/print/ency/article/001055.htm>
4. J. N. Vergnes and M. Sixou. Preterm low birth weight and maternal periodontal status: a meta-analysis. *Am J Obstet Gynecol.* 2007. 196(2): p. 135 e1-7.
5. By Cathy L. Bartels, Pharm.D. "Xerostomia Information for Dentists." Oral Cancer Foundation Website. Accessed July 2009. <http://www.oralcancerfoundation.org/dental/xerostomia.htm>.

Finding out if your dentist is in the Preferred Dentist Program

To find out if your dentist participates in the MetLife Preferred Dentist Program which currently includes over 125,000 in-network dentist locations, sign in to www.metlife.com/mybenefits or call 1-800-942-0854 to have a list faxed or mailed.

If your current dentist does not participate in the PDP, and you'd like to encourage him or her to apply, ask your dentist to visit www.metdental.com or call 1-877-MET-DDS9 for an application. (The website and phone number are designed for dental professionals only.)

MyBenefits Registration Overview:

www.metlife.com/mybenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife delivered benefits. You can take advantage of self-service capabilities such as:

- Check coverage or claim status
- View an Explanation of Benefits (EOB) statement
- Locate a participating PDP dentist

Simply go to MyBenefits (www.metlife.com/mybenefits), and follow the easy registration instructions.

Make better decisions about your dental benefits with online tools.

You also have access to the **Dental Procedure Fee Tool** provided by go2dental.com via the MyBenefits website. This tool helps you approximate the in-network (PDP fees) and out-of-network fees* for dental services in your area. Learn more about fees for services such as exams, cleanings, fillings, crowns, and more!

Quick Tips for Easy Dental Claim Filing

With MetLife, there's no paperwork if your dentist submits your claims for you. Whether it's you or your dentist, filing a dental claim with MetLife is a simple process. And, by keeping the following tips in mind, you can help make it even easier:

- Bring a claim form with you to your appointment. A claim form is included in this enrollment booklet.
- You can obtain additional claim forms three easy ways:
 1. Download them from the MetLife website at www.metlife.com/mybenefits. Simply click on "Download Claim Forms" from the homepage.
 2. Call 1-800-942-0854 to have a form sent to you. You don't have to speak with a live representative to order a claim form — you can call 24 hours, 7 days a week, to utilize MetLife's automated voice response system.
 3. Contact your Human Resources Representative, who should have forms on hand.
- Speak with your dentist about reimbursement arrangements *before* your appointment. Although most dentists will accept the claim reimbursement directly from MetLife, some may prefer to receive payment in-full before you leave your appointment. Since each dentist sets his or her own policy, you should discuss these arrangements before you receive any services.

* Out-of-network fee information is provided by go2dental.com, Inc., an industry source independent of MetLife. This site does not provide the benefit payment information used by MetLife when processing your claims. Prior to receiving services, pre-treatment estimates through your dentist will provide the most accurate fee and payment information.

ENROLLMENT • CHANGE FORM

GROUP CUSTOMER INFORMATION (To be Completed by the Recordkeeper)				
Name of Group Customer/Employer Concordia College	Group Customer # 146289	Report # 146289	Sub Code	Branch
Date of Hire (MM/DD/YYYY)		Coverage Effective Date (MM/DD/YYYY)		
Original COBRA Effective Date if applicable (MM/DD/YYYY)		COBRA Termination Date if applicable (MM/DD/YYYY)		

YOUR ENROLLMENT INFORMATION (To be Completed by the Employee)			
Name (First, Middle, Last)		Social Security # - -	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address (Street, City, State, Zip Code)		Date of Birth (MM/DD/YYYY)	
Phone #	Email Address	<input type="checkbox"/> New Enrollment <input type="checkbox"/> Change in Enrollment If due to a Qualifying Event, enter event date (MM/DD/YYYY)	

I have read my enrollment materials and I request coverage for the benefits for which I am or may become eligible. I understand that contributions are required for the benefits I select below.

Dental Insurance

First select your option

- Option 1
 Option 2

Then select your level of coverage

- Employee Only
 Employee + Spouse + Child(ren)

Dependent Information

If you are applying for coverage for your Spouse and/or Child(ren), please provide the information requested below:

Name of your Spouse (First, Middle, Last)	Date of Birth (MM/DD/YYYY)	<input type="checkbox"/> Male <input type="checkbox"/> Female
_____	_____	
Name(s) of your Child(ren) (First, Middle, Last)	Date of Birth (MM/DD/YYYY)	<input type="checkbox"/> Male <input type="checkbox"/> Female
_____	_____	
_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female
_____	_____	
_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female
_____	_____	

Check here if you need more lines. Provide the additional information on a separate piece of paper and return it with your enrollment form.

SUBMISSION INSTRUCTIONS

After completion, make a copy for your records and return the original to your Employer.

FRAUD WARNINGS

Before signing this enrollment form, please read the warning for the state where you reside and for the state where the insurance policy under which you are applying for coverage was issued.

Arkansas, District of Columbia, Louisiana, Massachusetts, New Mexico, Ohio, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Florida: A person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey: Any person who files an application containing any false or misleading information is subject to criminal and civil penalties.

New York: [only applies to Accident and Health Benefits (AD&D/Disability/Dental)]: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon and Vermont: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Pennsylvania and all other states: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

GEF09-1
FW

DECLARATIONS AND SIGNATURE

By signing below, I acknowledge:

1. I have read this enrollment form and declare that all information I have given is true and complete to the best of my knowledge and belief.
2. I declare that I am actively at work on the date I am enrolling.
3. I understand that if I do not enroll for dental coverage during the initial enrollment period, a waiting period may be required before I can enroll for such coverage after the initial enrollment period has expired.
4. I authorize my employer to deduct the required contributions from my earnings for my coverage. This authorization applies to such coverage until I rescind it in writing.
5. I have read the applicable Fraud Warning(s) provided in this enrollment form.



_____ Signature of Employee	_____ Print Name	_____ Date Signed (MM/DD/YYYY)
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GEF09-1
DEC



Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. "Personal information" as used here means anything we know about you personally.

Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, or group insurance or annuity contract. In this notice, "you" refers to these individuals.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don't control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

Using Your Information

We collect your personal information to help us decide if you're eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- process claims and other transactions
- perform business research
- confirm or correct your information
- market new products to you
- help us run our business
- comply with applicable laws

Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits

- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our “Using Your Information” section above

HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. If you have dental, long-term care, or medical insurance from us, the Health Insurance Portability and Accountability Act (“HIPAA”) may further limit how we may use and share your information.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:

MetLife Privacy Office
P. O. Box 489
Warwick, RI 02887-9954
privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Life Insurance Company
General American Life Insurance Company
SafeHealth Life Insurance Company

MetLife Insurance Company of Connecticut
SafeGuard Health Plans, Inc.

CALIFORNIA HEALTHCARE LANGUAGE ASSISTANCE PROGRAM NOTICE TO INSURED

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card, if any, or 1-800-942-0854. For more help call the CA Dept. of Insurance at 1-800-927-4357.

To receive a copy of the attached MetLife document translated into Spanish or Chinese, please mark the box by the requested language statement below, and mail the document with this form to:

Metropolitan Life Insurance Company
PO Box 14587
Lexington, KY 40512

Please indicate to whom and where the translated document is to be sent.

Servicio de Idiomas Sin Costo. Puede obtener la ayuda de un intérprete. Se le pueden leer documentos y enviar algunos en español. Para recibir ayuda, llámenos al número que aparece en su tarjeta de identificación, si tiene una, o al 1-800-942-0854. Para recibir ayuda adicional llame al Departamento de Seguros de California al 1-800-927-4357.

Para recibir una copia del documento adjunto de MetLife traducido al español, marque la casilla correspondiente a esta oración, y envíe por correo el documento junto con este formulario a:

Metropolitan Life Insurance Company
PO Box 14587
Lexington, KY 40512

Por favor, indique a quién y a dónde debe enviarse el documento traducido.

NOMBRE _____

DIRECCIÓN _____

免費語言服務。 您可獲得免費口譯服務。您可要求翻譯員向你口譯文件，或可要求向你發回文件的中文譯本。如需協助，請致電您的ID卡上所示號碼（如有），或 1-800-942-0854。如需更多協助，請致電加州保險部熱線1-800-927-4357。

為收取隨附MetLife文件的中文譯本，請勾選此陳述前的方框，並將文件連同此表一併郵寄至：

Metropolitan Life Insurance Company
PO Box 14587
Lexington, KY 40512

請指明經翻譯文件收件人的姓名及地址。

姓名 _____

地址 _____

Անվճար թարգմանչական ծառայություններ: Ձեզ կտրամադրվի հայերենի թարգմանիչ, որի օգնությամբ կարող եք հայերենով կարդալ փաստաթղթերը: Հարցերի դեպքում զանգահարեք մեզ Ձեր ID քարտի վրա նշված հեռախոսահամարով կամ 1-800-942-0854: Առավել մանրամասն տեղեկատվության համար զանգահարեք Կալիֆոռնիայի Ապահովագրական Դեպարտամենտ 1-800-927-4357 հեռախոսահամարով:

សេវាកម្មប្រដោយឥតគិតថ្លៃ ។ អ្នកអាចទទួលបានអ្នកបកប្រែម្នាក់ និងឱ្យគេអានឯកសារនានាឱ្យអ្នកស្តាប់ជាភាសាខ្មែរ ។ សម្រាប់ជំនួយ សូមទូរស័ព្ទមកយើង តាមលេខដែលមានចុះនៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នកប្រសិនបើមាន ឬ តាមលេខ 1-800-942-0854 ។ សម្រាប់ជំនួយបន្ថែមទៀត សូមទូរស័ព្ទទៅក្រសួងធានារ៉ាប់រងនៃរដ្ឋកាលីហ្វ័រញ៉ា (CA Dept. of Insurance) តាមលេខ 1-800-927-4357 ។

Key pab txhais lus tsis kom them nqi. Koj thov tau kom nrhiv neeg txhais lus thiab nyeem ntaub ntauv hais ua lus Hmoob rau koj mloog. Yog xav tau kev pab, hu rau peb ntawm tus xov tooj sau hauv koj daim npav ID, yog muaj, lossis 1-800-942-0854. Yog xav kom pab lwm yam hu rau lub CA Hauv Paus Iv-saws-las ntawm 1-800-927-4357.

無料の通訳サービス。 通訳を通して日本語で文書を読み上げてもらうことができます。サービスの利用をご希望の方は、お手持ちのIDカードに記載されている番号、または 1-800-942-0854 へお電話ください。さらなる支援が必要な場合は、カリフォルニア州保険庁 1-800-927-4357 までお問い合わせください。

무료 통역 서비스. 통역자가 문서를 한국어로 읽어드릴 수 있습니다. 도움이 필요하시면, 귀하의 ID 카드에 있는 번호나 1-800-942-0854 로 전화하십시오. 다른 도움이 필요하시면, 전화번호 1-800-927-4357 로 캘리포니아 보험국에 연락하여 주십시오.

Бесплатные услуги устного перевода. Вы можете воспользоваться услугами переводчика, который прочитает вам документы на русском языке. Чтобы получить помощь, позвоните нам по номеру, указанному на вашей идентификационной карточке, если у вас она есть, либо по номеру 1-800-942-0854. Если вам нужна помощь в других вопросах, позвоните в горячую линию Департамента страхования (CA Dept. of Insurance) 1-800-927-4357.

Libreng serbisyo sa pagsasalín. Maaari kang kumuha ng tagasalin para basahin sa iyo ang mga dokumento sa wikang Tagalog. Para ikaw ay matulungan, tawagan kami sa numerong nakalista sa iyong ID card, kung mayroon man, o sa numerong 1-800-942-0854. Para sa karagdagang tulong tawagan ang CA Dept. of Insurance sa numerong 1-800-927-4357.

Dịch vụ thông dịch miễn phí. Quý vị có thể tìm một thông dịch viên và nhờ đọc các tài liệu này cho quý vị bằng tiếng Việt. Để được giúp đỡ, gọi cho chúng tôi tại số nêu trên thẻ ID của quý vị, nếu có, hoặc 1-800-942-0854. Để được giúp đỡ thêm gọi cho Ban Bảo Hiểm CA tại số 1-800-927-4357.

لا تتوفر خدمات ترجمة بتكلفة. يمكنك الاتصال بمترجم والحصول على خدمة قراءة المستندات باللغة العربية. للمساعدة، اتصل بنا على الرقم الموجود على بطاقة التعريف الخاصة بك، أو اتصل بالرقم 1-800-942-0854. ولمزيد من المساعدة، اتصل بقسم التأمينات التابع لـ CA على الرقم 1-800-927-4357. **سرویس های ترجمه رایگان.** شما می توانید مترجم و اسنادی را به زبان فارسی برای مطالعه دریافت کنید. برای راهنمایی، از طریق شماره درج شده در کارت شناسایی خود (در صورت وجود) یا شماره 1-800-942-0854 با ما تماس بگیرید. برای راهنمایی بیشتر با بخش بیمه کالیفرنیا 1-800-927-4357 تماس بگیرید. **بلا معاوضه مترجم دی خدمات مل سکدی اے۔** ٹسی ایک مترجم دی خدمات حاصل کرسکدے او جو توڈے واسطے دستاویزات پنجابی وچ پڈسکدا اوے۔ مدد واسطے ایڑیں آئی ڈی کارڈ، گربوتو، دے وچ نمبر یا 1-800-942-0854 پہ کال کرو۔ آگے مزید مدد واسطے اے نمبر 1-800-927-4357 پہ سی اے ڈیپارٹمنٹ برائے انشورنس نال کال کرو۔

Dental Identification Cards

This page contains two dental identification cards. While you are not required to show it to your dentist as proof of coverage, the cards do include your group number which you can give to your dentist or use if you should need to file a claim. Please note: MetLife provides all dental offices, in- and out-of-network, with access to patient eligibility and benefit information on-line and via a dedicated dental office toll-free number. All you need to do is notify your dentist office that MetLife is your dental provider when scheduling an appointment.

Still have questions?

Call 1-800-942-0854 or visit www.metlife.com/mybenefits.

Service	Website	Toll-Free Phone Number
<ul style="list-style-type: none"> • PDP Directory • Plan Coverage Information • Claim Status/Claim Forms • General Information and Frequently Asked Questions 	www.metlife.com/mybenefits	1-800-942-0854
<ul style="list-style-type: none"> • International Dental Travel Assistance 		1-888 558-2704 (inquiries in the U.S.) 1-312 356-5970 (outside the U.S.)
<ul style="list-style-type: none"> • Applying for the MetLife PDP • Pre-treatment Estimates 	www.metdental.com (website for dentists only)	1-877-MET-DDS9 (638-3379) (number for dentists only)
Dental Education	www.metlife.com/mybenefits	N/A
Dental Fee Estimator Tool	www.metlife.com/mybenefits	N/A

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.

Metropolitan Life Insurance Company, New York, NY 10166 L0810124109(exp0811)(All States)(DC, GU, MP, PR, VI)

Below are reference cards with information about your Dental coverage.
Carefully detach and keep them in a convenient location for your future use.

MetLife® Dental Reference Card		www.metlife.com/mybenefits	
Employee Name	Employee ID	Locate a participating dentist. Verify eligibility and plan design information. Review claim status and claim history for your entire family. View and print processed claims with one click. Obtain claims forms and educational information (including interactive risk assessment). Get instant answers to Frequently Asked Questions. Access trained customer service representatives.	
Concordia College Group Name	146289 Group Number	1-800-942-0854	
This card is not a guarantee of coverage or eligibility. See reverse side for important plan information.		Virtually 24 hours a day, 7 days a week to confirm eligibility, order claim forms or request dentist directories Monday-Friday, 8 a.m. to 11 p.m., Eastern Time, to speak with a live customer service representative MetLife Dental Claims P.O. Box 981282 El Paso, TX 79998-1282 For International Dental Travel Assistance call 1-312-356-5970 (collect)	

Dental Identification Cards



MetLife

Dental Reference Card

Employee Name

Concordia College

Group Name

Employee ID

146289

Group Number

This card is not a guarantee of coverage or eligibility.
See reverse side for important plan information.

000529361 LANDENPODKTID

www.metlife.com/mybenefits

Locate a participating dentist.
Verify eligibility and plan design information.
Review claim status and claim history for your entire family.
View and print processed claims with one click.
Obtain claims forms and educational information (including interactive risk assessment).
Get instant answers to Frequently Asked Questions.
Access trained customer service representatives.

1-800-942-0854

Virtually 24 hours a day, 7 days a week to confirm eligibility, order claim forms or request dentist directories
Monday-Friday, 8 a.m. to 11 p.m., Eastern Time, to speak with a live customer service representative
MetLife Dental Claims P.O. Box 981282 El Paso, TX 79998-1282
For International Dental Travel Assistance call 1-312-356-5970 (collect)



Creating your personal safety net

Your group dental benefits are an important part of your personal benefits plan, and at MetLife we understand how important it is for you to create your own safety net to protect you and your family. When you choose MetLife, you choose a partner that is committed to doing its best to help you meet your benefits needs. And because MetLife has been offering dental insurance coverage for more than 45 years we have the experience to understand what matters most to you. That's why we provide you access to a knowledgeable service team with the expertise necessary to help ensure things go right when you need them to the most, and the tools and resources you need to make better choices about your oral health and dental benefits.





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.

Benefits for the **if in life**SM

MetLife

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