New Digital Servicing Capabilities for our Dental Customers

We are pleased to announce enhancements to both the MyBenefits (GSSP) platform and the Mobile Application. These new and exciting capabilities are designed to improve our dental customers' experiences as they search for a dentist, schedule appointments online, review their coverage and estimate future dental costs.

Desktop Experience

Provider Rating

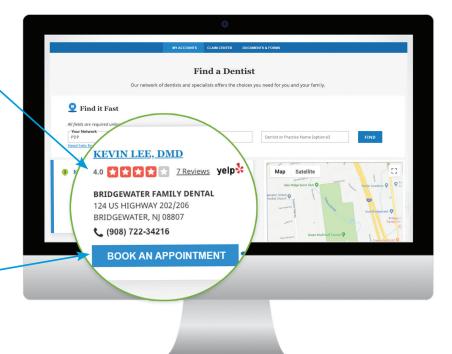
The new integration with Yelp will help users find the right professional in MetLife's network of dentists.

- Members will now have the ability to scan the Yelp star ratings in Find a Provider screen and seamlessly transition to the Yelp platform to read customer reviews
- Enhancement is available on both pre and post login experiences on MetLocator (Find a Dentist)

Online Appointment Booking

The Find a Dentist capability was improved to include booking appointments online with providers participating with LocalMed:

- User must be logged in on MyBenefits (GSSP)
- "Book an Appointment" call to action will be visible for providers participating with LocalMed
- Member is transferred to the selected provider's page on LocalMed to check availability and complete the appointment booking process (member does not need to have an account with LocalMed)





Cost Estimator

The new Cost Estimator feature on MyBenefits provides registered users with the ability to:

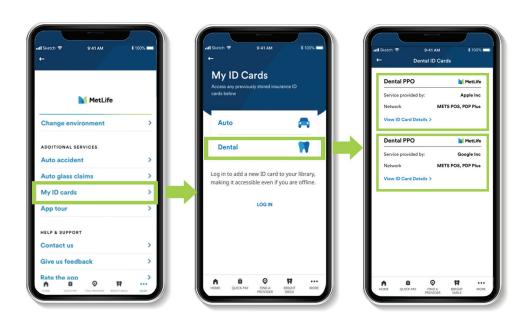
- View personalized, plan-specific and zip code based costs for the most common procedures
- View both "in-network" and "out of network" estimates
- Access valuable information on:
 - Percent covered
 - Applicable Deductible
 - Plan Maximums and frequency limits
 - Combined deductibles and maximum deductibles



Mobile App Enhancements

Download multiple ID cards

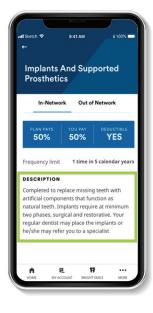
- Enhanced existing download feature to enable Dental members to save multiple ID cards on Mobile App when member has multiple dental policies
- Easy access through 'My ID Cards' feature available in the pre-login experience.
- Member has the option to choose desired Dental ID card when multiple ID cards have been downloaded



Enhanced Procedure Information

Enhanced the Plan Summary and Coverage experience by introducing a new Procedure Category screen that includes:

- The procedure category description
- The list of procedures available under that coverage category

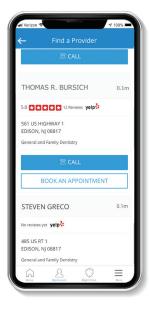


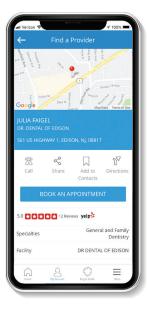


Online Appointment Booking

The Find a Dentist capability was improved to include booking appointments online with providers participating with LocalMed:

- User must be registered and logged in the Mobile App
- "Book an Appointment" call to action will be visible for providers participating with LocalMed
- Member is transferred to the selected provider's page on LocalMed to check availability and complete the appointment booking process (member does not need to have an account with LocalMed)



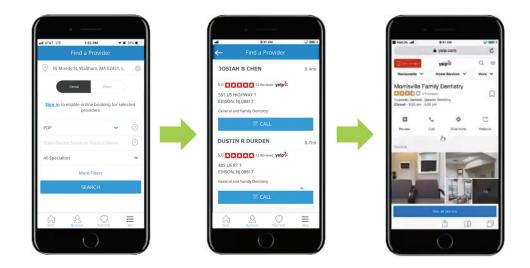




Provider Rating

The new integration with Yelp will help users find the right professional in MetLife's network of dentists.

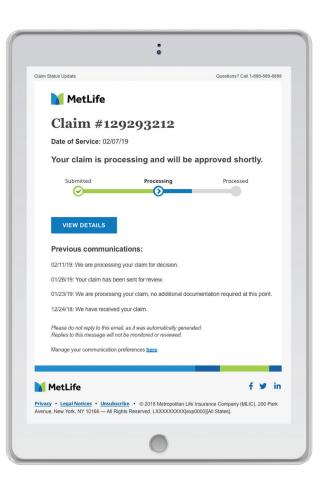
- Members will now have the ability to scan the Yelp star ratings in Find a Provider screen and seamlessly transition to the Yelp platform to read customer reviews
- If the user has the Yelp Mobile App they will land on the provider's page on the Yelp Mobile App
- If the user does not have the App, the provider's Yelp page will open in a new browser window



Claim Status Notifications

- Dental customers who have consented to digital communications will now receive claim status notifications for regular and pre-treatment estimate claims in suspended status on:
 - Day zero
 - Day four
 - Day fifteen
- Members receive notifications according to their elected communication preferences (email, text and/or both)
- Members can opt out of receiving notifications by clicking an 'Unsubscribe' option in an email or 'Stop' option in a text.
- Registered members can view notification history on the Mobile App and GSSP Claim Center
- Registered members can view claim details on the Web by accessing GSSP Claim Center.
- Non-Registered members can also view claim details online through a personalized URL after completing a onetime password (OTP) authentication process.



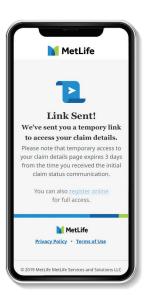


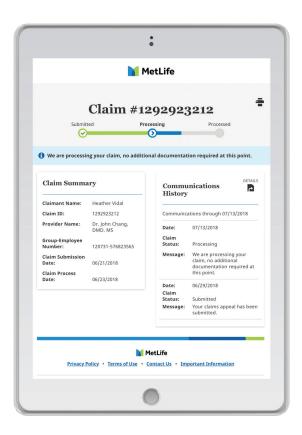
Ability to Unsubscribe from emails and Stop SMS.





Non- Registered Users- claims detail access





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 your MetLife group representative for costs and complete details.

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