**ADDENDUM TO PROPOSAL - PPO**

The details in this document are an addendum to the MetLife Dental proposal provided to your company. The information that follows is an option for consideration in conjunction with the proposal.

**When it comes to the Affordable Care Act (ACA), we've got your company covered.**   
  
To help our small business customers comply with the ACA, MetLife is making pediatric dental benefits available to meet the Essential Health Benefit (EHB) requirements for dental plans with less than 51 eligible employees in select states(1) starting with effective dates of January 1, 2014, without requiring any work from you. MetLife is committed to helping you meet the changing needs and challenges posed by the ACA. For more information about the ACA dental implications, visit metlife.com/reform/businesses.

If you would like MetLife to include the EHB Benefits into your proposed plan the increase in Dental premium is approximately 3% and varies based on your company’s rate structure as illustrated below. Please contact your Account Executive if you would like to receive an updated proposal that includes EHB.

**Pricing Impact for Groups with Under 51 Eligible Lives**

**4 Tier Structure**

|  |  |
| --- | --- |
| **Current Proposal with EHB Benefits** | **Rate Adjustment** |
| Employee | 0% |
| Employee +Spouse | 0% |
| Employee + Child(ren) | +7% |
| Family | +5% |
| **Overall** | **Approx. +3%** |

**3 Tier Structure**

|  |  |
| --- | --- |
| **Current Proposal with EHB Benefits** | **Rate Adjustment** |
| Employee | 0% |
| Employee + 1 Dependent | +1% |
| Employee + 2 or More Dependents | +5% |
| **Overall** | **Approx. +3%** |

**2 Tier Structure**

|  |  |
| --- | --- |
| **Current Proposal with EHB Benefits** | **Rate Adjustment** |
| Employee | 0% |
| Employee + Dependents | +4% |
| **Overall** | **Approx. +3%** |

1. Sitused in AZ, CO, CT, DC, FL, GA, IL, IA, IN, LA, MA, MI, MO, NH, NJ, NY, NC, OH, PA, SC, TX, VA, WI. Please note that this is subject to change based on final exchange rules, product approvals and state certifications.

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