# What is the MetLife Dental Health Manager?

An online, easy to use, interactive program designed to help you understand your risk for oral disease and your current dental health status, with the goal of helping you improve your oral health. The MetLife Dental Health Manager is a proprietary program consisting of two primary components. The first is a report card that illustrates your risk and disease score – utilizing an interactive oral health risk assessment and data analysis derived from dental utilization (claim) data as well as systemic disease data – to help you understand and track changes in your dental risk and disease over time.

The second component is the online MetLife Oral Health Library, which contains oral health educational articles and tools, designed to help you take a more active role in managing your oral health. The Library can also help you to ask informed questions about your benefits, dental care and risk for dental disease, and offers relevant information specific to your oral health needs. It is accessible via the MyBenefits website. Just complete the Oral Health Risk Assessment questionnaire (OHRA) to get access to education that is relevant to you and receive an action plan that may help you make more informed oral health decisions.

### Q. How do I access the MetLife Dental Health Manager?

A. Sign in to MyBenefits and click on the "Take an Oral Health Risk Assessment" link. If you are not a registered MyBenefits user, just follow the simple registration instructions.

# Q. Do I have to pay to participate?

A. No. This is a value-added program that is a part of your MetLife Group Dental Benefits plan.

### Q. What is the Oral Health Risk Assessment (OHRA)?

A. The Oral Health Risk Assessment is a questionnaire designed to evaluate your current risk factors for oral disease. It includes questions pertaining to your overall health, history of diagnosed and treated conditions, oral health, family history and any habits or behaviors that are contributing factors to oral disease. Your responses to these questions will be used to create your personal report card that will include scores to help you understand your risk for oral disease and your current dental health status. The report card will also provide you with an action plan to help you take the next steps to improve your oral health and links to relevant education.

### Q. Who will get the information I put into the OHRA?

A. Information will be stored with MetLife. Your personal information, answers and results will be kept confidential and will not be shared directly with your employer. Your employer will receive only combined group data such as the percentage of employees participating, completed certificate and wellness dividend qualifications (if applicable).

# Q. How will the information I provide in the OHRA be used?

A. It will be used to create your personal report card that will help you understand your risk for oral disease and your current dental health status. It will not be used to determine benefits or eligibility for insurance coverage.

# Q. How long will it take to complete the OHRA?

A. Completion of the OHRA questionnaire may vary from person to person. On average, it should take between 5 and 15 minutes.

### Q. Can I save and restart an OHRA?

A. No. You must complete the OHRA in a single session. You will also have an option to complete a sample OHRA that will not be submitted to the OHRA database. Your information will be sent to the OHRA database, once you click the "Submit" button.

### Q. If I have COBRA coverage can I access this program?

No. The MetLife Dental Health Manager is made available only to participants of the MetLife Group Dental Benefits plan and accessible from the MyBenefits website. A version of the OHRA questionnaire is available to everyone via MetLife's Oral Health Library accessible from metlife.com.



### Q. Do I get a deduction in my insurance or claims cost if I complete the OHRA?

A. No. Participation in the disease management program is voluntary and intended to help you better understand your risk for oral disease and current dental health status, so that you can take the steps needed to help improve your oral health.

### Q. Can I share my results with my dentist?

A. Yes. MetLife recommends that you discuss the results with your dentist to help you make more informed choices about your oral health.

# Q. Are my claims considered when determining my scores?

A. Yes. Your dental treatment history (procedures received and the frequency) is a factor in analyzing your risk for oral disease and your current dental health status.

### Q. Can claims be denied because of my risk level or information in my personal report card?

A. No. Claims are processed based on your benefits plan. Neither your answers to the OHRA or your personal report card will be used to determine benefits or eligibility for benefit coverage.

### Q. Can I track my progress over time?

A. Yes. While you will only have the ability to access your most recent report card, you will have the ability to compare your scores from the last 3 report cards, so you can track your progress over time.

### Q. Why is my OHRA score so high?

A. Your score is based on the answers you provided in the questionnaire and your dental claim history (if available). A high score may indicate that you are at an increased risk for oral disease. For this reason an action plan is included as part of your report card.

### Q. If I have covered family members, can they access this program?

A. No. At this time, we are only able to offer this program via MyBenefits to employees. There is a version of the Oral Health Risk Assessment questionnaire available for dependents on the MetLife Oral Health Library that is accessible from MyBenefits or at www.metlife.com/dental.

# Q. What if I'm concerned about security? Is the OHRA housed online?

A. OHRA scores are housed internally with MetLife and accessible on MyBenefits only after signing in.

### Q. Can I access the OHRA outside of the USA?

A. No. MyBenefits is not available outside of the USA (with the exception of participants in the Federal Government FEDVIP plan).

# Q. Will I have access to the MetLife Dental Health Manager if I leave my current employer?

A. If your new employer offers the MetLife Dental Health Manager, and you enroll in the MetLife Group Dental Benefits Plan, you will have access to the program through your new employer and will be required to register with MyBenefits under your new employer's plan. Since the data does not follow you from plan to plan, you will not have access to your previous scores.

If your new employer does not offer the MetLife Dental Health Manager, you will no longer have access to the program. MetLife encourages you to continue improving your oral health. You may access a version of the OHRA questionnaire via MetLife's Oral Health Library accessible from www.metlife.com/dental.

