



School District of Janesville – Welcome to MetLife Dental!

Thank you for participating in the MetLife Dental Plan, featuring MetLife’s PDP Plus network. As a School District of Janesville employee, you understand the importance of maintaining good oral health. Included here are a few key items to know as you start using your MetLife dental plan.

Who are participating dentists?

MetLife’s PDP Plus Network is comprised of general dentist and specialists who have agreed to accept negotiated fees as payment for covered services provided to MetLife plan members. Negotiated fees typically range between 30% - 45% below the average fees charged in the greater Janesville area for the same dental services.

How can I find a participating dentist?

You can find the names, addresses, telephone numbers and specialties of participating dentists in your area using our Find a Dentist tool, which is accessible via our dental member portal www.metlife.com/mybenefits or simply on MetLife’s website www.metlife.com. You can also call **1-800-942-0854** to have a list mailed to you.

May I choose a non-participating dentist?

Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher. Non-participating dentists have not agreed to accept negotiated fees for MetLife dental members. You may also be responsible for any difference in cost between the dentist’s fee and your plan’s benefit payment.

Will I receive a Dental ID Card?

It is important to note that MetLife does not mail ID cards to our dental members. For your convenience, we’ve included a wallet size ID card here. If you would like additional copies, you can go online to our member portal www.metlife.com/mybenefits and print a card directly from the website, or you can contact MetLife at **1-800-942-0854**, Monday through Friday, 8:00am to 11:00pm EST, to request a copy for yourself.

How are claims processed?

Dentists both in and out of MetLife’s PDP Plus network will generally submit your claims to MetLife directly on your behalf. This means you should have little or no paperwork required to process dental claims. Simply, tell the provider that you are a MetLife dental member. The dentist will look up your dental plan benefits via your policy number (**214883**), your employer name (**School District of Janesville**) or using your personal identifying information. From there, you can track your claims online and even receive email alerts when a claim has been processed.

*Negotiated Fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

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, 200 Park Avenue, New York, NY 10166

Dental PDP Plus



Employee Name:

Group Name: **School District of Janesville**

Group Number: **221183**

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

Obtain claim forms, review claim status, locate a dentist and view plan information online at

www.metlife.com/mybenefits.

Mail completed claim forms to: MetLife Dental Claims, PO Box 981282, El Paso, TX 79998-1282.

Contact MetLife at **1-800-942-0854**

- Monday - Friday, 8:00am to 11:00pm EST to speak with a customer service representative
- Confirm eligibility, order claim forms or request dentist directories
- International Dental Travel Assistance call 1-312-356-5970