



## Why dental insurance makes sense

Dental problems can be unpredictable and expensive. For example, did you know that a crown can cost up to \$1,535?<sup>1</sup> With MetLife Dental Insurance, you can reduce your out-of-pocket expenses and maintain your smile with preventive care.

**Dental insurance not only helps you pay for your dental care, it also can help prevent problems.**

When your preventive care is covered, you're more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated.

## How it works:

“ While eating dinner, Katie bites down and breaks a crown. The next day, she visits her dentist in the MetLife network. A crown in her area is about **\$1,462**.<sup>2</sup> Since Katie's participating dentist agreed to charge **\$680** for covered MetLife enrollees, and if her plan covers 50% for this procedure, her out-of-pocket costs are only **\$340**. That's a savings of **\$1,122!** Depending on what her dentist normally charges, this could have cost Katie over a thousand dollars. By using a participating dentist, she maximizes her benefits and pays less than a quarter of the typical cost.<sup>3</sup> ”

**\$1,462** Dentists' usual fee<sup>2</sup>

**\$680** Charge by MetLife participating dentist

**\$340** Katie's out-of-pocket costs

### Enroll during annual enrollment!

For questions, please call MetLife at  
**1-800-GET-MET8**  
**(1-800-438-6388)**

### Why should I enroll during annual enrollment?

- Competitive group rates
- Easy payroll deduction
- Value-added services at no additional cost to you
- Over 535,000 access points where you can find a dentist


**Enroll in MetLife Dental during annual enrollment.**

## Dental PPO Benefits

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.

## Know what your plan covers...

Dental insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these three standard service types.




Preventive care\*  
**cleanings and exams**

\*Subject to frequency limits.



Basic care  
**X-rays and fillings**



Major care  
**crowns and root canals**

## Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:

**Look for participating dentists with pre-negotiated fees online at [metlife.com](http://metlife.com) or choose any non-participating general dentist or specialist.**



MetLife's Mobile App<sup>4</sup> is available on the App Store and Google Play.



After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.



Please scan the QR code to access the Mobile App or visit [metlife.com/dental](http://metlife.com/dental). Enter your ZIP code and select the PDP Plus network.



Premiums will be conveniently paid through payroll deduction. So you don't have to worry about writing a check or missing a payment.

You'll only be charged the co-pay listed on your insurance card when you visit the dentist.



Dentists may submit claims for you, which means you have little or no paperwork.

Track claims online and even receive email alerts once claim has been processed. Find claim forms at [metlife.com/mybenefits](http://metlife.com/mybenefits) or call **1-800-GET-MET8**.

To visit [metlife.com/mybenefits](http://metlife.com/mybenefits) scan the following:



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## Offset the gaps in your healthcare coverage with MetLife Dental Insurance.

<b>Product overview</b>	Dental Insurance offers coverage that helps with dental expenses that may not be covered under your medical plan. It can protect your health, smile and family budget.
<b>Why needed</b>	Helps pay for routine cleanings and exams and reduces costs for X-rays and fillings. Plus, it helps lower your out-of-pocket costs for unexpected dental care such as crowns and root canals.
<b>Who is covered</b>	Choose which plan best suits you and your family.
<b>Covered services</b>	<b>Different plans pay different percentages for these services:<sup>5</sup></b> <ul style="list-style-type: none"><li>• Cleanings, x-rays and exams</li><li>• Fillings and extractions</li><li>• Bridges, crowns and dentures</li></ul>
<b>Additional value</b>	<ul style="list-style-type: none"><li>• Choose from over 535,000 participating general dentists and specialists nationwide online at metlife.com.</li><li>• Select any general dentist or specialist. However, you usually save more with a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services.</li><li>• Your dentist can request a pre-treatment estimate for any service that is more than \$300 to help you manage your costs and care.<sup>7</sup> Check your personalized rates based on your zip code using our Dental Cost Estimator.<sup>12</sup></li><li>• In-network discounts apply even after you reach your plan's annual maximum, reducing your out-of-pocket expense.</li><li>• You can also save on vision care with <b>MetLife VisionAccess</b>.<sup>8</sup> This discount plan offers you savings on eye care for the whole family.</li></ul>

## Hypothetical savings example when visiting a participating dentist<sup>9</sup>

Service	Dentist's usual fee	Negotiated fee
Exam	\$122	\$55
X-rays	\$167	\$74
Filling	\$179	\$82
Root Canal	\$1,446	\$662
Crown	\$1,540	\$694

When you visit a general dentist or a specialist who is in the network, your out-of-pocket costs are usually lower. That's because participating **dentists have agreed to accept negotiated fees that are usually 30-45% less than the average charges in the same community.**<sup>10</sup> Lower fees can help you cut your final costs and stretch your annual maximums.

Enroll in MetLife Dental during annual enrollment.

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## Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.

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### Digital servicing capabilities make dental care easy

MetLife's mobile app<sup>11</sup> puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- Access to a Dental Cost Estimator<sup>12</sup> so you can view personalized, plan-specific, and ZIP code-based cost estimates for most common procedures – as well as the deductibles, plan maximums, and frequency limitations that apply.
  - A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.
- 



### Dental benefits go with you as you travel

Our International Dental Travel Assistance program provides international assistance tied to your out-of-network benefits, including:

- 24/7 help in multiple languages
  - Access to dental providers (based on strict credentialing criteria) in approximately 200 countries
  - Toll-free calling within the U.S., or collect calling outside the U.S.
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### SmileDirectClub discounts make you smile

MetLife Dental benefits include valuable discounts on SmileDirectClub's customized clear aligners, whether your plan includes orthodontia coverage or not. Plus, all SmileDirectClub dentists are part of MetLife's Dental provider network.

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### Multi-language health history forms enhance communications

Our health history forms, which are available in nearly 40 languages, are designed to help dentists better communicate with non-English speaking patients.

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### Teledentistry options offer added convenience

MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.

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### An Oral Health Library provides the information you need

MetLife's Oral Health Library – [oralfitnesslibrary.com](http://oralfitnesslibrary.com) – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.

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# Dental Insurance

## Frequently Asked Questions

### Q. What types of services does the plan cover?

#### A. A number of dental procedures, including:<sup>5</sup>

- Exams and cleanings
- X-rays
- Fillings
- Root canals
- And much more

### Q. How does the plan save me money?

#### A. Think about this: Having a good dental plan in place can help you save money every year.<sup>9</sup> You also get protection against costly emergency dental treatments that may run into the hundreds or even thousands.

### Q. Who can enroll in the plan?

#### A. You and your eligible family members. For example, your spouse and dependents.

### Q. How are claims processed?

#### A. Dentists may submit claims for you, which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call **1-800-GET-MET8**.

### Q. How do I pay for my Dental plan?

#### A. Premiums will be conveniently paid through payroll deduction. So you don't have to worry about writing a check or missing a payment.

### Q. When can I enroll?

#### A. You can enroll during your open enrollment period.

### Q. How can I access my account?

#### A. Go to [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or download the **MetLife Mobile App**<sup>4</sup> on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

### Q. Do I need an ID card to schedule an appointment?

#### A. No, you do not need an ID card to schedule an appointment, but you will need your SSN or EE ID.\*

\*There are two states that require ID cards per legislation, Georgia & New Hampshire.

## Have other questions?

Please call MetLife directly at **1-800-GET-MET8 (1-800-438-6388)** and talk with a benefits consultant.

1. Based on 2021 MetLife data for a crown (D2740) in ZIP code 06340. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated 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 usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.

2. Based on MetLife data for a crown (D2740) in ZIP code 19151. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated 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 usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.

3. This is an example and is for illustrative purposes only.

4. To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) from a computer or directly through the app. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.

5. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

6. Negotiated Fees refer 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.

7. MetLife strongly recommends that you have your dentist submit a pretreatment estimate to MetLife if the cost is expected to exceed \$300. When your dentist suggests treatment, have him or her send a claim form, along with the proposed treatment plans and supporting documentation to MetLife. An explanation of benefits (EOB) will be sent to you and the dentist detailing an estimate of what services MetLife will cover and at what payment level. Actual payments may vary from the pretreatment estimate depending upon annual maximums, deductibles, plan frequency limits and other plan provisions at time of payment.

8. MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates. Availability of MetLife VisionAccess is not contingent upon the purchase of dental insurance.

9. 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.

10. Based on internal analysis by MetLife. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

11. To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Dental Plans.

12. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.

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.

