

# Why is dental insurance important?

**A good dental plan makes it easier for you to help protect your smile and save.**<sup>1</sup> With Dental Insurance, the Preferred Dentist Program, you get coverage for cleanings, exams, X-rays and more. Keeping up with your dental cleanings and other preventive care now can help you avoid costly dental problems and treatments in the future.



**Get protection against costly emergency dental treatments.**

## Q. How do I find a participating dentist?

**A.** There are thousands of general dentists and specialists to choose from nationwide, so you are sure to find one who meets your needs. Look for a list of participating dentists online at [www.metlife.com](http://www.metlife.com). Enter your ZIP code and select the PDP Plus network.

## Q. May I choose a non-participating dentist?

**A. You are always free to select any general dentist or specialist.** However, you usually save more when you visit a participating dentist. Participating dentists have agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 30–45% below the average fees charged in a dentist's community for similar services.<sup>2</sup> Non-participating dentists have not agreed to accept negotiated fees. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

## Q. Can I get an estimate of my out-of-pocket expenses?

**A.** Yes. We recommend that you request a pre-treatment estimate for services totaling more than \$300. Simply have your dentist submit a request online at [www.metdental.com](http://www.metdental.com) or call **1-877-MET-DDS9**. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

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

**A.** A number of dental procedures, including:<sup>3</sup>

- Preventive services
- Oral Exams and cleanings
- X-rays

- And much more

See the plan summary for more information, including exclusions, co-pays, deductibles and limitations.

**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>1</sup> The plan also includes coverage for costly emergency dental treatments that may run into the hundreds or even thousands.

**Q. How are claims processed?**

**A.** Dentists may submit claims for you, which means you have little or no paperwork. If you need a claim form, visit the Forms Library on [www.metlife.com](http://www.metlife.com) or call **1-800-942-0854**.

**Q. How much does Dental insurance cost?**

**A. It may be less expensive than you think.** MetLife has designed this Dental insurance plan to be an affordable way for you to help provide for your family. You'll enjoy competitive rates.



### Have other questions?

**Don't miss out on this important benefit offer.**  
For more information, please call **1-800-942-0854**.

1. Savings from enrolling in a MetLife dental benefits plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.
2. Based on internal MetLife analysis. 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-pays, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
3. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

Coverage may not be available in all states. Please contact 1-800-942-0854 for more information.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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