



DENTAL INSURANCE

Customer Service 800-942-0854

Website www.metlife.com/mybenefits

Monthly Premium Deduction

Level of Coverage	LOW PLAN	MIDDLE PLAN	HIGH PLAN
Employee Only	\$10.53	\$18.10	\$30.83
Employee & Spouse	\$20.80	\$36.18	\$59.69
Employee & Child(ren)	\$25.84	\$45.62	\$72.35
Employee, Spouse & Child(ren)	\$31.29	\$62.64	\$96.19

FAQ's

- Q. If I did not enroll when I was 1st eligible and I elect dental coverage during this Open Enrollment period, when will my coverage take effect?**
- A.** Your coverage will take effect 12 months after your request to enroll.
- Q. How do I find a participating PDP dentist?**
- A.** There are nearly 115,000 participating PDP dentist locations nationwide, including over 27,000 specialist locations. You can get a list of these participating PDP dentists online or call 1-800-GETMET8 to have a list faxed or mailed to you.
- Q. May I choose a non-participating dentist?**
- A.** Yes. You are always free to select the dentist of your choice. However, if you choose a dentist who does not participate in the MetLife PDP, your out-of-pocket expenses may be more, since you will be responsible to pay for any difference between the dentist's fee and your plan's payment for the approved service. If you receive services from a participating PDP dentist, you are only responsible for the difference between the PDP in-network fee for the service provided and your plan's payment for the approved service. Please note: any plan deductibles must be met before benefits are paid.
- Q. How are claims processed?**
- A.** Dentists may submit your claims for you, which means you have little or no paperwork. You can track your claims online and even receive e-mail alerts when a claim has been processed. If you need a claim form, you can find one online at www.metlife.com/mybenefits or request one by calling 1-800-GETMET8 .
- Q. Can I find out what my out-of-pocket expenses will be before receiving a service?**
- A.** Yes. With pre-treatment estimates, you never have to wonder what your out-of-pocket expense will be. MetLife recommends that you request a pre-treatment estimate for services in excess of \$300 (This often applies to services such as crowns, bridges, inlays, and periodontics.) To receive a benefit estimate, simply have your dentist submit a request for pre-treatment estimate online at www.metdental.com or call 1-877-MET-DDS9 (638-3379). You and your dentist will receive a benefit estimate (online or by fax) for most procedures *while you're still in the office*, so you can discuss treatment and payment options, and have the procedure scheduled on the spot. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.