

MetLife Dental Plan Frequently Asked Questions

Group Name: The School Board of Polk County Florida

Group Number: 123166

What is a Participating PDP Dentist?

A Participating PDP Dentist is a general dentist or specialist who meets MetLife's strict credentialing standards and accepts a schedule of reduced fees as payment-in-full for services rendered to individuals covered under the MetLife Dental Benefit Plan.

How do I find a Participating PDP Dentist?

You can find the names, addresses, specialties and telephone number of Participating Dentists in your area by searching our Find a Participating Dentist online directory at www.metlife.com/mybenefits, or call 1-800-438-6388 to have a list faxed or mailed to you.

What does the Dental Benefit Plan Cover?

The dental services covered by the PDP are those defined under your group benefits plan. If you use a PDP dentist, (an "in-network" dentist), you have the opportunity to make the most of your benefit plan through access to lower out-of-pocket expenses. Please refer to your enrollment materials or call MetLife at 1-800-438-6388 for further information.

May I choose a non-participating dentist?

Yes. You are always free to select the dentist of your choice. If you choose a non-participating provider, however, your out-of-pocket expenses may be more.

How are claims paid?

Filing a claim is simple. Complete the employee portion of the claim form and your dentist should complete the rest. Either you or your dentist can submit the claim to MetLife for processing. You will receive an Explanation of Benefits (EOB) statement showing charges and payments. Benefits will be paid to you, unless you have assigned payment to the dentist.