

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.



Digital servicing capabilities make dental care easy

MetLife's mobile app⁶ 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 Estimator¹⁰ 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.



NEW! MetLife SpotLite on Oral Health¹²

MetLife SpotLite on Oral Healthsm is a recognition awarded to dentists for a focus on preventive oral care and improved oral health outcomes. Look for the MetLife SpotLite badge when selecting a dentist.



Teledentistry¹³ 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.



Dental benefits go with you as you travel

Our International Dental Travel Assistance program¹⁴ 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.



An Oral Health Library provides the information you need

MetLife's Oral Health Library – oralfitnesslibrary.com – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.¹²

What types of services does the plan cover?

- A.** A number of dental procedures, including:⁸
- Exams and cleanings
 - X-rays
 - Fillings
 - Root canals
 - And much more

How does the plan save me money?

- A.** Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.

Who can enroll in the plan?

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

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 or call 1-800-GET-MET8.

How can I access my account?

- A.** Go to metlife.com/mybenefits or download the MetLife Mobile App⁶ on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

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.

Your benefit in action

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



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



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 or call 1-800-GET-MET8.



MetLife's Mobile App¹¹ is available on the App Store and Google Play. Scan the QR code to access the Mobile App or visit metlife.com/dental. Enter your ZIP code and select the PDP Plus network.

Enroll in Dental Insurance during the enrollment period.

Questions? Call MetLife Customer Service: 1-800-GET-MET8 (800-438-6388)

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the enrollment period.**

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1-800-GET-MET8 (800-438-6388)**

1. Based on 2023 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. This is an example and is for illustrative purposes only.
3. Based on MetLife internal contracting system analysis as of January 2024.
4. Preventive services are subject to frequency limitations. Please see your certificate for more details.
5. Based on MetLife Data. 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.
6. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of MetLife Mobile App are not available for MetLife Dental Plans.
7. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.
8. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.
9. 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.
10. 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.
11. 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.
12. All information provided on this website ("Website") is intended for your general knowledge only and is not a substitute for obtaining medical or dental advice for specific medical or dental conditions or other advice from your dentists or doctors. By making this Website available to you, Metropolitan Life Insurance Company and its affiliates (collectively, "MetLife") is not engaged in rendering any such advice. Use of this Website is subject to all the terms stated herein. The Website is developed, provided and maintained by an independent vendor, not by MetLife. Insofar as the information provided on this Website is from third parties or links to third party websites, it has no association whatsoever with MetLife, unless expressly stated.
13. Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Virtual dental services are provided by Teledentistry Network, Inc. (TNI). Dental.com (Website) is developed, provided, and maintained by TNI and not MetLife. Use of the Website is subject to all the terms and conditions stated therein. TNI is not affiliated with MetLife or its affiliates.
14. AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance or services provided by MetLife. Referral services are not available in all locations.

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.

