



# MetLife Dental Overview

## Teacher's Association of Lindenhurst – Active Members

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# Dental PPO – what’s in it for you?



● You can choose from a **large network**<sup>1</sup> of carefully selected, pre-screened dentists.



● You'll typically pay **30-45%** less than the average charges in the same area.<sup>2</sup>



● Usually your **dentist handles claims** – meaning less paperwork for you.



● You'll have easy access to **pre-treatment estimates, real-time claims processing** and **24-hour customer service**.

<sup>1</sup>Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

<sup>2</sup>Based on internal analysis by MetLife. Negotiated Fees refers 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.

# MetLife –PPO Dental Plan



Coverage Type:	In-Network <sup>1</sup> % of Negotiated Fee <sup>2</sup>	Out-of-Network <sup>1</sup> % of R&C Fee <sup>4</sup>
Type A - Preventive	85%	85%
Type B - Basic Restorative	85%	85%
Type C - Major Restorative	50%	50%
Type D - Orthodontia	50%	50%
<b>Deductible<sup>3</sup></b>		
Individual	\$0	\$0
Family	\$0	\$0
<b>Annual Maximum Benefit:</b>		
Per Individual	\$2000	\$2000
Implants	\$3000	\$3000
<b>Orthodontia Lifetime Maximum - Ortho applies to Adult and Child</b>	Child to age 19	
	\$4000 per Person	\$4000 per Person
<b>TMJ Lifetime Maximum</b>	\$2000	\$2000
<b>Dependent Age:</b>	Eligible for benefits until the end of the month that he or she turns 27.	

# How to Find a MetLife Dentist – PPO Plan



## Step 1

Go to [metlife.com](https://www.metlife.com)



## Step 2

Select “Find a Dentist” next to “What would you like to do today?”



## Step 3:

Select “PDP Plus” next to “Choose your network.”

Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



**PPO Network: PDP Plus**

# Dental HMO/managed care – what’s in it for you?



**You will pay significantly lower costs** for dental services through a wide dental network

**You will usually know exactly** what your costs will be, before your visit.

**There are no deductibles or annual maximums**, and **no claims forms** to complete

**Benefits are only available through participating dentists; no “out-of-network” benefits, except for an out-of-area emergency<sup>1</sup>**

- During enrollment, you’ll choose an in-network dentist for your day-to-day care
- Each enrolled family member can choose a different participating dentist

**More than 400 covered procedures** – includes copays for services such as implants, veneers, IV sedation, general anesthesia and nitrous oxide

<sup>1</sup>In-network dentists have agreed to accept negotiated fees as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are typically 30%-45% less than fees charged in the same geographical area for the same or similar services, as determined by MetLife. Savings from enrolling in the Retirement Dental Benefits program will depend on various factors, including the cost of the program, how often participants visit the dentist and the cost of services rendered. Negotiated fees are and are subject to change.

# MetLife – DHMO MET50

Treatment	Member Copay
Office Visit Copay	\$0 - Must Designate Primary Care Provider
Calendar Year Maximum	None
Office Visit Observation/Oral	\$0
Prophylaxis (Cleaning)	\$0
X-Rays	\$0
Amalgam Filling / Composite (Resin)	\$0 / Up to \$40
Root Canal	\$30-\$70
Crown	\$50
Complete Denture	\$100
Comprehensive Orthodontia (Adult/ Child)	\$1,450
Endosteal Implant	\$1,005

# How to Find a MetLife Dentist – DHMO Plan



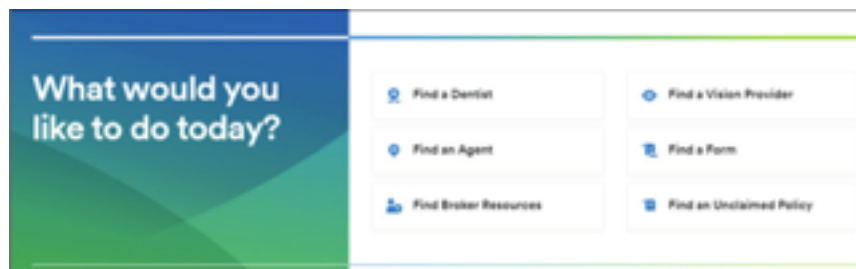
## Step 1

Go to [metlife.com](https://www.metlife.com)



## Step 2

Select “Find a Dentist” next to “What would you like to do today?”



## Step 3:

Select “Dental HMO/Managed Care” next to “Choose your network.”

Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



**Network: Dental HMO/Managed Care**  
**Select Your Plan: MET50**

# Select a Primary Care Dentist – Facility ID #

2

## Steven Goldberg, D.D.S.

**Dental office:** Steven Goldberg DDS

**Facility Number:** 73320

400 W Main St

# 211

Babylon, NY 11702

 (631) 422-6066

**Accepts new patients:** Yes

**Specialties:** General Dentist

**Handicap Accessible:** No

 3.1 miles

DETAILS





# MyBenefits Registration – Employee Portal

[Metlife.com/mybenefits](http://Metlife.com/mybenefits)



The MetLife Mobile App is available on the iTunes® App Store and Google Play. Download the app, and use it to find a participating dentist, view your claims<sup>1</sup> and to see your ID card.<sup>2</sup>

## MetLife benefits information right from your desktop

The MyBenefits web site is a quick and easy way for you to get the information you need about your MetLife benefits — all in one place. Log in at [metlife.com/mybenefits](http://metlife.com/mybenefits) to see how we've taken personalization and integration to a new level.

## Personalized homepage to all your MetLife benefits

Get more information on your MetLife benefits, where you can link to detailed coverage information and can perform tasks, such as:

**Dental Plans** — Easily find a participating dentist or view your benefits, copay or coinsurance amount, and claims<sup>1</sup> online. Plus, you will have access to our extensive Oral Health Library to research important dental topics.

**Dental ID cards** are available online for you to download and print at your convenience.<sup>1</sup> Cards contain your name, employer's name and group number. Also included are MetLife's claims submission address,<sup>1</sup> website address, customer service telephone number and a service number for International Dental Travel Assistance.<sup>3</sup>

## Additional MyBenefits features include:

- Planning tools that you can use to help you make informed decisions regarding your retirement, benefits coverage as well as other useful information for a variety of everyday topics.
- Forms and documents that you may need are located in the "Tools & Resources" area at the bottom of the MyBenefits home page for you to download.
- In the "News & Updates" section you'll find information from MetLife and your employer such as enrollment dates and new product offerings.
- Online claims tracking and email notifications called eAlerts, which will provide information regarding status changes to your claims for certain benefits.<sup>1</sup>

# MetLife Mobile Application (iPhone/Android)



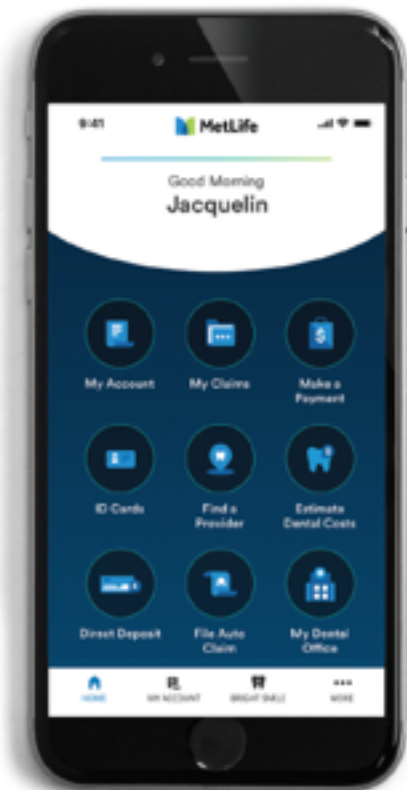
## You can:

- Find a dentist
- [Get estimates for most procedures enhanced to display personalized, plan specific costs and additional information such as percent covered, applicable deductible, Plan Maximum and Frequency Limits]
  - Both in-network and out-of-network estimates available] **PPO Plan Only**
- View your plan summary with quick links to important information on deductibles and Plan Maximums as well as Covered Services
- View detailed coverage information for your dental policy such as benefit sharing percentage, applicable deductibles, Plan Maximum and Frequency Limits
- View your claims
- Track your brushing and flossing
- Access and save ID card to photo library or mobile app

It's easy! Search "MetLife" at iTunes App Store or Google Play to download the MetLife US Mobile App, or scan the QR codes. Search our network of thousands of dentists and specialists to find a provider near you.

Or log-in to MyBenefits to access your plan information.<sup>1</sup>

**It's available 24 hours a day, seven days a week.**



# MetLife Dental Customer Service

## Key Phone Numbers and Contacts



### ***Dental Employee Customer Service Line: 1-800-942-0854***

After your Dental Plan is in effect (July 1<sup>st</sup>), this line provides employees with immediate access to the following frequently sought after information:

- **Eligibility verification**
- **Plan Benefits Summary**
- **Claims status and forms**
- **PDP Dentist Directories**
- **Claim Filing Address**
- **Dependent Definitions**
- **DHMO ONLY – Update Facility ID's**

Customer Service Consultants are available Monday-Friday: 8:00 am - 11:00 pm EST.

The **Dental Voice Response Unit (VRU)** provides employees with access to the same information as above for extended weekday and Saturday hours.

**DHMO Note:** For DHMO the ID Cards will include the DHMO phone number of 1-800-880-1800. Employees may use 1-800-942-0854 or 1-800-880-1800 for DHMO information.

**Thank you!**