

# Frequently Asked Questions About Using Your Dental Plan

## MetLife®



Next time you visit your dentist, there are a few items you may want to consider to get the most out of your dental benefits.

**Know Your Plan.** Your **Certificate of Coverage** includes information about your MetLife dental benefits. The Certificate of Coverage includes coverage types, coinsurance costs, deductibles, annual maximum benefit amounts, (which is the maximum amount this insurance will pay for all Eligible Dental Expenses in any calendar year), and the Plan's lifetime maximum benefit information. It is important to understand how your dental plan works so you can make informed decisions about your treatment options.

**Consider A Pre-treatment Estimate.** Your Plan Administrator can verify your Plan coverage. You may want to request a pre-treatment estimate for more costly services (those over \$300), so you will know what your out-of-pocket costs will be. To receive a pre-treatment benefit estimate, have your dentist submit a request on-line at [www.metdental.com](http://www.metdental.com) or call **1-877-MET-DDS9** (*this phone number and website are for dental professionals only*).

**Submitting a Claim.** Most MetLife network dentists will bill MetLife directly for any covered services. However, we recommend that you speak with your dentist about payment arrangements before treatment begins. If you need a claim form, you can call MetLife at 800-942-0854 or download a copy on-line:

- **Download** a claim form at [www.MetLife.com](http://www.MetLife.com) under *Dental Participant Tools* or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).
- **Submit** the completed Dental Expense Claim Form to:

**MetLife Dental Claims**  
**P.O. Box 981282**  
**El Paso, TX 79998-1282**

**Dentists' Telephone: (877) 638-3379**

**Fax: (859) 389-6505**

Claim status can also be accessed through the automated voice response system at 800-942-0854.

**With the MetLife Preferred Dentist Program (PDP), there are no dental I.D. cards required when you visit your dental provider.**

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.