MetLife | Dental Insurance

Supplement your healthcare coverage with Dental Insurance

Help safeguard your family's health and your wallet.



Why is having a good dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Maintaining good oral health matters. Staying on top of your care is the key to preventing costly problems that can add up. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.[1]

Having dental coverage makes it easier to visit the dentist and helps lower your costs.[2] You get support to keep up with dental cleanings and other preventive care that helps you live healthier. Now that's something to smile about.

Regular visits to the dentist are key to having a healthy smile.[2]

You get coverage for a wide range of services through a network of carefully selected participating dentists[3] who agree to significantly lower charges than typical dental charges[4]. There are no annual maximums, deductibles or claim forms. Here are some of the services included in this plan.[3] You may have to pay a co-payment or coinsurance for certain covered services. Please refer to your Schedule of Benefits for complete details.

- Cleanings
- Fillings
- Sealants
- Crowns
- Root canals
- X-rays
- Extractions
- Orthodontics

Why should I enroll now?

Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year and save money too.[3]

Enrolling in Dental HMO/Managed Care can help lower out-of-pocket costs on hundreds of services.[3]

How can this dental plan benefit you?

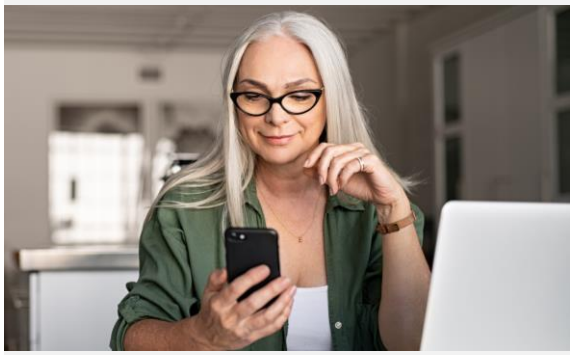
By making it easier to get the care you need and lower your out-of-pocket costs.[5]

Savings,[5] convenience and service

- Coupled with great savings on average dental costs, you get a broad network of general dentists and specialists. To locate a dentist, visit our online Find a Dentist directory at metlife.com.
- At the time of enrollment, you pre-select a participating dentist. Each enrolled member may select a different participating dentist. Your primary care dentist also helps coordinate specialty care for you.[6]
- There are no deductibles, annual maximums or claim forms to complete.
- Online service and educational resources make it easier for you to stay informed and manage your care.

Dental Insurance

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.



For added convenience, MetLife's Mobile App[7] is now available on the App Store and Google Play.

After downloading, you can use it to find a participating dentist, view your claims and to see your ID Card.

Enroll in Dental Insurance During annual enrollment.

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

1. Health; How Regular Dental Visits Can Help Reduce Health Care Costs for People With Diabetes and Heart Disease. Published June 21, 2022. https://www.health.com/news/dental-visits-reduce-healthcare-costs-diabetes-heart-disease.
2. Health Insurance.org; Is it better for me to pay out of pocket for dental care and not worry about dental insurance? Published March 3, 2022. https://www.healthinsurance.org/faqs/is-it-better-for-me-to-pay-out-of-pocket-for-dental-care-and-not-worry-about-dental-insurance/
3. 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.
4. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.
5. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered. Certain limitations apply to some services; please review your Schedule of Benefits for full details.
6. In California, orthodontic and pedodontic specialty services require pre-approval. Your selected participating dentist will contact SafeGuard (a MetLife company) for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.
7. 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 US Mobile App are not available for some MetLife Dental Plans.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Services Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

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MetLife | Dental Insurance



Supplement your healthcare coverage with Dental Insurance.

Help safeguard your family's health and your wallet.

With a MetLife Dental HMO/Managed Care Plan, you may be able to benefit from significant savings on routine preventive care and not-so-routine dental treatments and procedures.

You asked. We answered.

Why sign up for Dental Insurance? Find out with some FAQs.

How do I select a participating dentist?

A. You can select one of the thousands of carefully screened dentists who participate in the network[1] by visiting our online Find a Dentist directory at metlife.com.

Who can enroll in the plan?

A. You and your eligible family members, for example, your spouse and dependents.

Are all members of my family required to choose the same dentist?

A. No. Each family member may select a different dentist — and may change his or her selection up to once a month.

What if I, or someone in my family, needs a specialist?

A. Your primary dentist coordinates all specialty care.

What about "out-of-network" coverage?

A. Benefits are available only with participating providers. There are no "out-of-network" benefits, unless the member has an out-of-area emergency.

What types of services does the plan cover?

A. More than 400 services and procedures are covered, including cleanings, crowns, extractions, orthodontics, veneers, implants, root canals and X-rays.

How can the plan save me money?

A. Think about this: Having a good dental plan in place can help you save money every year.[2] Having a good dental plan in place means you're more likely to visit the dentist for routine preventive care. You can use your benefits to lessen the financial impact[2] of costly emergency dental treatments that may run into the hundreds or even thousands.

How are claims processed?

A. Dentists may submit claims for you, which means you have little to 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.**

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What about waiting periods?

A. There are no waiting periods, annual maximums or claim forms.

How much is my annual deductible?

A. There are no deductibles with a Dental HMO/Managed Care Plan.

How do I pay for my dental plan?

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

Do you have a mobile app?

A. For added convenience, MetLife's Mobile App[3] is available on the App Store and Google Play. After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.

How do I pay for my dental plan?

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

Enroll in Dental Insurance during the enrollment period

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