

Why is dental insurance important?

A good dental plan makes it easier for you to protect your smile and save.¹ With the Preferred Dentist Program, you get coverage for cleanings, exams, X-rays, and more. Keeping up with your dental cleanings and other preventive care now can help you avoid costly dental problems and treatments in the future.



Get protection against costly emergency dental treatments.

Q. How do I find a participating dentist?

A. Look for a list of participating dentists online at metlife.com/stateoffl. There are thousands of general dentists and specialists to choose from nationwide, so you are sure to find one who meets your needs.

Q. May I choose a non-participating dentist?

A. You are always free to select any general dentist or specialist. However, you usually save more when you visit a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 30–45% below the average fees charged in a dentist's community for similar services.² Non-participating dentists have not agreed to accept negotiated fees.

Q. Can I get an estimate of my out-of-pocket expenses?

A. Yes. We recommend that you request a pre-treatment estimate for services totaling more than \$300. Simply have your dentist submit a request online at metlife.com/stateoffl or call 1-844-222-9104. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary from the pre-treatment estimate depending upon plan maximums, deductibles, frequency limits, and other conditions at time of payment.

Q. What types of services does the plan cover?

A. A number of dental procedures, including:³

- Exams and cleanings
- Fillings
- X-rays
- Root canals
- And much more

Q. How does the plan save me money?

A. Think about this: Having a good dental plan in place can help you save money every year.¹ You also get protection against costly emergency dental treatments that may run into the hundreds or even thousands of dollars.

Q. Who can enroll in the plan?

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

Q. 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 1-844-222-9104.

Q. How do I pay for my Dental plan?

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

Q. When can I enroll?

A. You can enroll during your open enrollment period.



Have other questions?

Please call
MetLife directly at
1-844-222-9104
and talk with a
benefits consultant.

1. Savings from enrolling in a MetLife dental benefits plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.
2. 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-pays, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
3. Please review your certificate of insurance for a more detailed list of covered services.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY10166

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Facts & Stats



Visits to the dentist can be expensive. From preventive care to major services, dental insurance is a smart way to protect your smile and your pocketbook.



Smiles are free, but they are worth a lot

Staying on top of your care is the key to preventing costly problems that can add up.

Know what your plan covers... Dental insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these 3 standard service types.

Preventive Care



for example
cleanings, x-rays
and exams

Basic Care



for example
fillings and
extractions

Major Care



for example
bridges, crowns
and dentures

How it works¹

While eating dinner one evening, Katie bites down and breaks a crown. The next day, Katie visits her dentist, who participates in the MetLife network.

The going rate for a crown in her area is about **\$1,117.02**.² But since Katie's participating dentist has agreed to provide the service for **\$699** for covered MetLife enrollees, and Katie's plan covers 50% for this type of procedure, Katie's out-of-pocket costs are only **\$349.50** – that's a savings of **\$767.52!**

Dentists' usual fee²

\$1,117.02

Charge by MetLife participating dentist

\$699

Katie's out-of-pocket costs

\$349.50



Depending on the fees her dentist charges, this could have cost Katie over a thousand dollars. By using a participating dentist, Katie maximizes her plan benefits and pays substantially less than the typical cost.

What you need to know about dental insurance:

- Flexibility to go to any dentist — in or out of network.³
- Access to thousands of participating dental locations across the U.S.
- Take advantage of negotiated fees that are typically 30-45% less than average charges in the same area.⁴
- For added convenience, MetLife's Mobile App⁵ is available on the Apple App Store and Google Play. After downloading, you can use it to find a dentist, view your claims, and access your ID card.

Enrollment period: October 19 through November 6.

To learn more and enroll, visit metlife.com/stateoffl or call 1-844-222-9104.



1. This is a hypothetical example only and actual fees, out-of-pocket costs and savings may vary.
2. Based on MetLife data for a crown (D2740) in ZIP code 32301. This example is used for informational purposes only. Fees in your area may be different.
3. If you visit an out-of-network dentist your out-of-pocket costs may be greater.
4. Based on MetLife data. Negotiated fees refer 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.
5. 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.

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