



## Why is dental insurance important?

A good dental plan makes it easier for you to help protect your smile and save.<sup>1</sup>

With a Dental Insurance plan, 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.

**You asked.  
We answered.**

**Why Dental Insurance? Find out with some FAQs.**

### How do I find a participating dentist?

**A.** There are thousands of general dentists and specialists to choose from nationwide, so you are very likely to find one who meets your needs. Look for a list of participating dentists online at [www.metlife.com](http://www.metlife.com). Enter your ZIP code and select the PDP Plus network.

### 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.<sup>1</sup> You also get protection against certain costly emergency dental treatments that may run into the hundreds or even thousands .

### 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.<sup>1</sup> He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 35% – 50% below the average fees charged in a dentist's community for similar services.<sup>2</sup> Non-participating dentists have not agreed to accept negotiated fees. So, you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

### How many plans are available?

**A.** You can choose one of three dental plans. Coverage, deductibles and maximums may vary based on the plan selected.<sup>3</sup>

**Get protection against costly  
emergency dental treatments.**

## 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 [www.metdental.com](http://www.metdental.com) or call **1-877-MET-DDS9**. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment

## How are claims processed?

- A.** Dentists may submit claims for you, which means you have little or no paperwork. If you need a claim form, visit the Forms Library on [www.metlife.com](http://www.metlife.com) or call **1-800-942-0854**.

## Do I need an ID card?

- A.** No. You do not need an ID card to access your benefits.

## What types of services does the plan cover?

A number of dental procedures, including:<sup>3</sup>

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

See the plan summary for more information, including exclusions, co-pays, deductibles and limitations.

### Have other questions?

If you have any questions, wish to apply for coverage or need more information, please call USI Affinity, 1-855-874-0264.

1. Savings from enrolling in a MetLife dental benefits plan featuring the Preferred Dentist Program will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.
2. 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.
3. Covered services are defined under your dental benefits summary. Please review your plan benefits summary for a more detailed list of covered services.

Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0264 for more information.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact USI Affinity at 1-855-874-0264 for costs and complete details.