

Why is dental insurance important?

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



Get protection against costly emergency dental treatments.

Q. How do I find a participating dentist?

A. There are thousands of general dentists and specialists to choose from nationwide, so you are sure to find one who meets your needs. Look for a list of participating dentists online at www.metlife.com. Enter your ZIP code and select the PDP Plus network.

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. Participating dentists have 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. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

Q. What types of services does the plan cover?

A. A number of dental procedures, including:³

- 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.

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 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.

Q. How does the plan save me money?

A. Think about this: A crown can cost up to \$1,462.⁴ Having a good dental plan in place can help you save money every year.¹ The plan also includes coverage for costly emergency dental treatments that may run into the hundreds or even thousands.

Q. 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.³

Q. 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 or call **1-800-942-0854**.

Q. Do I need an ID card?

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



Have other questions?

Don't miss out on this important benefit offer.

If you have any questions, please call The Alumni Insurance Program at **1-800-922-1245**.

Select "Easy Pay Authorization" as the payment method, when paying your premium, to help ensure uninterrupted coverage.

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. Based on internal MetLife analysis. 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-pays, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
3. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.
4. Based on MetLife data for a crown (D2740) in ZIP code 19151. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated based on the lowest of 1) the dentist's actual charge, 2) the dentist's usual charge for the same or similar services or 3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.

Coverage may not be available in all states. Please contact your plan administrator for more information.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife reimburses the association and/or the plan administrator for these costs.

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 your plan administrator for costs and complete details.

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