

Find out how you can save on your dental costs



As a participant in a MetLife dental plan featuring the Preferred Dentist Program, you have options to help you and your family achieve your oral health goals and save money.

When you visit a general dentist or a specialist who is in the network, your out-of-pocket costs are usually lower. That's because participating dentists have agreed to accept negotiated fees that are usually 35-50% less than the average charges in the same community.¹ Lower fees can help you cut your final costs and stretch your annual maximums.

In particular, the cost of specialty care services like implants, root canals and crowns can really add up. That's why it's good to know the network is there to help you manage your out-of-pocket costs. You can view your potential savings² on in-network vs. out-of-network fees by using the Dental Cost Estimator³ located on [metlife.com/mybenefits](https://www.metlife.com/mybenefits). Take a look at the sample below which shows how much you could save by going to an in-network specialist or dentist.

Average charge in Philadelphia, PA for a crown is \$1,443.

	In-Network	Out-of-Network
Dentist/Specialist Average Charge ⁴	\$1,443	
MetLife Negotiated Fee	\$694	NA
MetLife Pays ⁵ (based on 50% coinsurance amount for this type of service)	\$347	\$722
Your Out-of-Pocket Cost⁶	\$347	\$722

Approximate savings from visiting a participating dentist or specialist: \$375⁶

Your savings is the difference between the in-network out-of-pocket cost and the out-of-network out-of-pocket cost.

*This is a hypothetical example that reviews a crown – porcelain/ceramic substrate (**D2740**) in the **Philadelphia, PA area, zip 19102**. The chart above is a typical example of average in-network savings in your area. It shows that you usually save more when you stay in the network. So the next time you need dental care, find out what your plan covers and what you could save by going to a participating general dentist or specialist.

To check your coverage or find a general dentist or specialist, log in to [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call **1-800-942-0854**. You can also ask your dentist to recommend a network specialist in your community.

Best of all, participating dentists and specialists have undergone a careful selection process.⁷ You will never need a referral. So you get convenient access to quality care and support for better savings.

Stay in the network and save!

1. Based on internal analysis by MetLife. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
2. Savings from enrolling in a dental benefits plan **will** depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost **featuring the MetLife Preferred Dentist Program** of services rendered.
3. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.
4. Approximate costs are based on MetLife dental book of business claims in 2022.
5. **This example reflects an in-network coinsurance amount of [50] percent and an out-of-network coinsurance amount of [50] percent for major services.**
6. The potential savings is based on the average charges. Actual savings will vary depending on the out-of-network dentist's actual charge for the service.
7. 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, rather than MetLife's. If you should have any questions, contact MetLife Customer Service.

Like most 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. Ask your MetLife group representative for costs and complete details.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.



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