

Avoid Surprises With Your Dental Claims – Get a Pre-treatment Estimate.



MetLife

You're at the dentist for a routine check-up when you may get the unexpected news...you need a crown! If the thought of pain was not enough, then you wonder, "How much is this going to cost me?" Your dentist may tell you how much he or she charges for the procedure, but you want to know if the procedure is eligible and how much is covered by your dental benefits plan.

There's actually a very easy way to find out just how much your dental benefits plan may pay and how much of a cavity there may be left in your wallet. It's called a pre-treatment estimate...and what's more, your dentist has ways to find out what your plan may pay and what your out-of-pocket expense may be while you're still in the office.

In essence, requesting a pre-treatment estimate is like submitting a claim before the dental procedure or service has taken place. The process is simple, and it gives you important information about what services are covered and at what level benefits may be payable. MetLife suggests you get a pre-treatment estimate before you have certain complex dental services performed, such as crowns, bridges, dentures or periodontal work (typically those that will cost over \$300), so you can appropriately budget for the service or discuss what potential alternative treatment options may be available, if necessary.

To receive a benefit estimate, simply have your dentist submit a request for a pre-treatment estimate online at www.metdental.com or have him or her call 1-877-MET-DDS9 (638-3379) and follow the simple prompts for pre-treatment estimate submission. You and your dentist will receive a benefit estimate (online or by fax) for most procedures so you can discuss treatment and payment options, and have the procedure scheduled on the spot. It's that simple!

Consider the Advantages of online Pre-Treatment Estimates

- **Fast** – receive fast benefit estimates that help to eliminate coverage and expense surprises;
- **Convenient** – avoid the longer waiting time of mail delivery when receiving your pre-treatment estimate;
- **Accurate** – may help to reduce errors since information is confirmed at the time an estimate request is submitted.

We make available to your dentist general information regarding eligible benefits under your Dental Plan, so if you have questions during your next visit, your dentist may be able to provide you with information, either by going online to www.metdental.com and selecting "Eligibility and Plan Design", or by calling **1-877-MET-DDS9** and requesting a "FastFax" of your dental plan information. Please note that this web site and phone number are specifically for dentists and cannot be accessed by plan participants.

As a plan participant, you may call [**1-800-942-0854** or **1-866-832-5756 (Alt ID)**] and follow the automatic prompts to have a FastFax copy sent directly to you. FastFaxes can provide you information about plan design, eligibility for services, level at which eligible benefits are payable and other features of your Dental Plan.

Note: actual payments may vary depending upon annual maximums, plan frequency limits, deductibles and other provisions at time of payment.

Like most group 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. Please contact MetLife or your plan administrator for complete details.