MetLife | Dental Insurance

THE DISTRICT
YSLETA INDEPENDENT SCHOOL DISTRICT

# Protect your smile, and your wallet, with the right dental coverage

## Why is having a good dental plan so important?

Because keeping a healthy smile can be important to maintaining overall health.

Maintaining good oral health matters. Staying on top of your care is the key to preventing costly problems that can add up. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.[1]

**Regular visits to the dentist are key to having a healthy smile.**[1]

Without the appropriate dental coverage, costs can add up quickly and often prevent people from having routine check-ups, or even specialty care. Available to you are two valuable plan options to choose from that can help provide the coverage and financial protection you need.

**Our Dental PPO** plan covers preventive care—such as cleanings and X-rays—with little to no cost depending on your plan.[2] You also receive discounts on covered services even after reaching your plan's annual maximum, which reduce out-of-pocket expenses.

**Our Dental HMO/Managed Care** plan gives you access to a large network of carefully screened, participating dentists who agree to significantly lower charges than typical dentists. There are no waiting periods, claim forms, deductibles, or annual maximums.

**Questions? Call MetLife Customer Service.**

**1-800-GET-MET8**
**(1-800-438-6388**

Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year and save money too.[3]

ADF# D2643.21

# Find a Dental Provider

Take advantage of how simple it is to find a PPO or DHMO Dental provider by searching our online directory:

## Step 1:

**Go to metlife.com**

## Step 2:

**Select "Find a Dentist" next to "How can we help you?"**

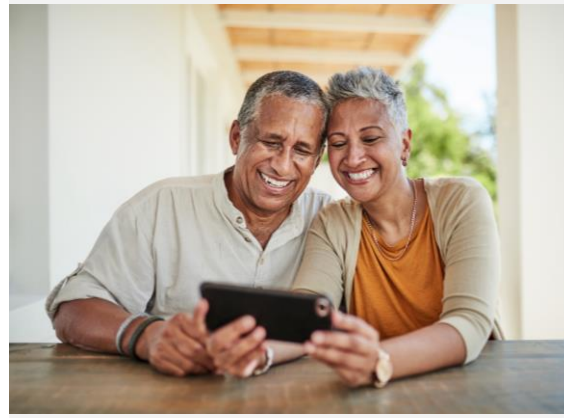
## Step 3:

**PPO Plan**

Select **"PDP/PDP Plus"** next to "Choose your network."

**HMO/Managed Care Plan**

Select **"Dental HMO/Managed Care"** next to "Choose your network."



### Know what your plan covers:

**Preventive care***
**Cleanings and exams**

**Basic care**
**X-rays and fillings**

**Major care**
**Crowns and root canals**

**Subject to frequency limits.*

# Which plan is best for you?

Understanding the difference between plans will help you choose the one that best fits your needs. Some key differences include cost and the flexibility to choose a preferred dentist or select one from a network.

| | PPO Plan | HMO/Managed Care Plan |
|---|---|---|
| I want to go to any dentist, in or out of network | 🦷 | |
| I want to go to a different dentist than my kids | 🦷 | 🦷 |
| I live in CA, FL, NJ, NY or TX | 🦷 | 🦷 |
| I don't want to handle any paperwork – the dentist handles it | 🦷 | 🦷 |
| I want to pay set co-pays instead of deductibles and co-insurance | | 🦷 |

# Comparing your choice of plans:

The information below compares the two plan options to help you make a more informed decision. Please refer to the enrollment materials for complete details.

| Features | Preferred Dentist Program PPO | Dental HMO/ Managed Care Plan |
|---|---|---|
| **Eligibility** | Available to individuals and their family members nationwide. | Available to residents of CA, FL, NJ, NY and TX. |
| **Choice of Dentists** | You have the flexibility to choose any licensed dentist, in or out of the network. Your cost may be higher when you visit an out-of-network dentist. | You pre-select a dentist, at time of enrollment, who participates in the network. Each family member may select a different participating dentist. |
| **Specialty Care** | No referral needed for specialty care. | Your selected dentist will determine if you need the services of a specialty care provider.[5] |
| **Network Discounts** | All participating dentists have agreed to accept negotiated fees for covered services. These fees typically range from 35%–50% less than the average charges in the same community.[4] | You have access to hundreds of dental services at costs that may be considerably lower than your cost would be without this plan.[3] |

# Two great plans for your smile

Compare and choose the MetLife Dental approach that's best for you.

| PPO | | | | Dental HMO/Managed Care | |
|---|---|---|---|---|---|
| Service (PPO) | Dentist's Usual Fee* | Insurance covers | Out-of-pocket cost | Service (Dental/HMO Managed Care) | Member Co-pay at Participating Dentist** |
| **Exams & Cleanings** | $117 | $117 | $0 | **Cleaning** (D1110, D1120) | $0 - $5 |
| **Filling** | $223 | $204 | $19 | **Filling** (D2391) | $25 - $30 |
| **Root Canals** | $1,216 | $1,074 | $142 | **Root Canal, Molar** (D3330) (Excluding Final Restoration) | $75 - $305 |
| **Crowns** | $1,394 | $1,003 | $391 | **Crown** (D2750) | $50 - $335 |



*These hypothetical examples are based on average charges in the San Diego, California area (three-digit ZIP 921), for procedure codes D1110, D2391, D3330 and D2740.
**Co-pay amounts are an estimated range and will vary based on your plan and location.

# Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.

## Digital servicing capabilities make dental care easy

MetLife's mobile app[6] puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.

## Teledentistry options offer added convenience

MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.

## An Oral Health Library provides the information you need

MetLife's Oral Health Library – oralfitnesslibrary.com – offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.

To enroll / apply in these benefits, visit **enrollmentsite.com** or call **1-800-GET-MET8 (1-800-438-6388)**

# Frequently Asked Questions

## What types of services does the plan cover?

**A.** A number of dental procedures, including:[7]

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

## 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.[3] You also get protection against costly emergency dental treatments that may run into the hundreds or even thousands.

## Who can enroll in the plan?

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

## 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 **1-800-GET-MET8 (1-800-438-6388)**.

## 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.

## When can I enroll?

**A. You can enroll during your open enrollment period.**

## How can I access my account?

**A.** Go to metlife.com/mybenefits or download the **MetLife Mobile App[6]** on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

## Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:

**Premiums will be conveniently paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment. To visit metlife.com/mybenefits scan this QR code:

**Dentists may submit claims for you,** which means you have little or no paperwork. Track claims online and even receive email alerts once claim has been processed. Find claim forms at metlife.com/mybenefits or call 1-800-GET-MET8 (1-800-438-6388)

**MetLife's Mobile App[6] is available on the App Store and Google Play.** Scan the QR code to access the Mobile App or visit metlife.com/dental.

## Questions? Call MetLife Customer Service.
**1-800-GET-MET8 (1-800-438-6388)**

1. National Institutes of Health. Oral Health in America: Advances and Challenges. Bethesda, MD: US Department of Health and Human Services, National Institutes of Health, National Institute of Dental and Craniofacial Research, 2025.
2. Preventive services are subject to frequency limitations. Please see your certificate for more details.
3. Savings from enrolling in a dental benefits plan featuring the MetLife Preferred Dentist Program will depend on various factors, including costs of the plan, how often members visit a dentist and the cost of services rendered.
4. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Negotiated fees do not apply to non-covered services in states that prohibit limitations for services not covered under a plan. Participating providers in these states may charge their non-negotiated fees for non-covered services.
5. In California, orthodontic and pedodontic specialty services requires pre-approval. Your selected participating dentist will contact SafeGuard (a MetLife company) for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.
6. 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 Mobile App are not available for MetLife Dental Plans.
7. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.



MetLife

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