MetLife | Dental Insurance

THE DISTRICT
YSLETA INDEPENDENT SCHOOL DISTRICT

Supplement your healthcare coverage with Dental Insurance

Help safeguard your family's health and your wallet.

Why is having a good dental plan so important?

Because a healthier 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]

Two valuable plan options to choose from:

Dental PPO

- Provides benefits for a broad range of covered services/procedures.
- Flexibility to choose any licensed dentist, in- or out-of-the-network.
- Save an average of 35–50% on dentist list prices.[2]
- No paperwork, in- or out-of-network, if your dentist submits your claims for you.

Dental HMO/Managed Care

- Broad network of carefully screened general dentists and specialists who provide quality dental care at a reduced cost.
- At time of enrollment, pre-select a dentist who participates in the network.
- No waiting periods, claim forms, deductibles or annual maximums.

Why should I enroll now?

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]

Having dental coverage makes it easier to visit the dentist and helps lower your costs.[3] You get support to keep up with dental cleanings and other preventive care that helps you avoid problems and live healthier. Now that's something to smile about.

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.[4]
Network Discounts	All participating dentists have agreed to accept negotiated fees as payment in full for covered services. These fees typically range from 35%–50% less than the average charges in the same community.[3]	You have access to hundreds of dental services at costs that may be considerably lower than your cost would be without this plan.[3]

For added convenience, MetLife's Mobile App[5] is now available on the App Store and Google Play.

With the mobile app, you can:

- Find a dentist and view their ratings where available
- Access your plan summary, with quick links to Important information on deductibles, plan maximums, and covered services
- Access the Dental Cost Estimator
- View your claims
- View, download, and save your ID card
- Online appointment booking

Now that you know the benefits of having dental coverage, learn more and enroll today!

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

1. American Dental Association; Dentists: Doctors of Oral Health, American Dental Association, Chicago, IL. http://www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health.
2. 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.
3. Savings from enrolling in a dental benefits plan featuring the MetLife Preferred Dentist Program will depend on various factors, including costs of the program, how often members visit a dentist and the cost of services rendered.
4. 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.
5. Certain features of the MetLife Mobile App are not available for all MetLife Dental Plans. Before using the MetLife Mobile App, you must register at metlife.com/mybenefits from a computer or directly through the app.

See table above for state availability. Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife 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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