

# Requesting a pre-treatment estimate<sup>1</sup>



**MetLife suggests you request a pre-treatment estimate before having certain complex dental services performed, such as crowns, bridges, dentures or periodontal work (typically those that will cost over \$300), so that you can appropriately budget for the service or discuss what potential alternative treatment options may be available, if necessary.**

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. Your dentist can find out what your plan may pay and what your out-of-pocket expense may be while you are still in the office.<sup>1</sup>

To receive a pretreatment estimate, simply have your dentist submit a request online at **www.metdental.com** or have him/her call 1-877-MET-DDS9 (638-3379) and follow the simple prompts for a 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.

## Advantages of Obtaining Pre-treatment Estimates Online:

<b>Fast</b>	Receive benefit estimates quickly which can help to eliminate coverage and cost surprises
<b>Convenient</b>	Avoid the wait time of mail delivery to receive your estimate
<b>Accurate</b>	Help reduce errors since the information is confirmed at the time the estimate request is submitted online

We make available to your dentist general information regarding eligible benefits under your dental plan. 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 calling **1-877-MET-DDS9** and requesting a "FastFax" of your dental plan information. Please note that this website 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** and follow the automatic prompts to have a FastFax copy sent directly to you. FastFaxes can provide you information about your plan design, eligibility for services, and other features of your plan.

1. MetLife strongly recommends that you have your dentist submit a pretreatment estimate to MetLife if the cost is expected to exceed \$300. When your dentist suggests treatment, have him or her send a claim form, along with the proposed treatment plans and supporting documentation, to MetLife. An explanation of benefits (EOB) will be sent to you and the dentist detailing an estimate of what services MetLife will cover and at what payment level. Actual payments may vary from the pretreatment estimate depending upon annual maximums, deductibles, plan frequency limits and other plan provisions at time of payment.
2. Actual payments may vary from the pre-treatment estimate 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.



## Virtual Dental Care available 24/7 with your MetLife Dental PPO Plan

### What is Teledentistry with Virtual Dental Care?

As part of your MetLife Dental PPO plan, you now have access to a **virtual dental network available 24/7** in the palm of your hand. MetLife has partnered with Virtual Dental Care to provide a network of virtual dentists who can see you when you are in pain or unable to visit a dentist.

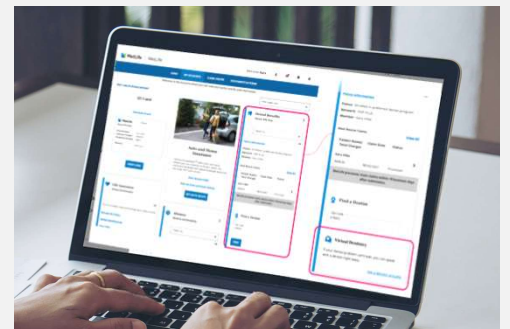
You can connect with a licensed dentist through a video call to help address urgent dental situations anywhere. Some examples of dental needs that can be addressed include:

- Visual consult or exam.
- Prescriptions for antibiotics or pain.
- Oral hygiene instruction.
- Evaluation to prioritize care.
- Referrals to in-network providers.

### How to access:

Gather your dental history and jot down any questions or concerns for your provider before your visit.

1. Log in to your **MyBenefits** Account at [online.metlife.com](https://online.metlife.com). On both the Accounts page and the Find a Dentist page, you will find the “Start Virtual Visit” link.
2. Register or log in to your **Virtual Dental Care** account.
3. Begin your call in a quiet, well-lit room.



### Information you'll need to get started:

- ✓ Your employee ID or SSN
- ✓ Date of birth
- ✓ Email and password for registration and login



## Claim information

This benefit is available to you at little to no additional cost and will be processed as a claim for a problem-focused exam similar to when you visit an in-network dentist. After completing your virtual visit, Virtual Dental Care will submit a claim to MetLife. MetLife will process it as a standard in-network claim.\*

*\*Virtual dentist appointments count as dental exams and are covered as in-office visits. Coverage is subject to your plan and its frequency limitations.*

**To learn more about teledentistry or your MetLife Dental PPO plan, please visit [metlife.com](https://www.metlife.com) or contact your benefits administrator.**

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

Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Virtual dental services are provided by Teledentistry Network, Inc. (TNI). Dental.com (Website) is developed, provided and maintained by TNI and not MetLife. Use of the Website is subject to all the terms and conditions stated therein. TNI is not affiliated with MetLife or its affiliates.

