



FAQs

Frequently Asked Questions

The MetLife Dental Insurance Plan makes it easy to smile.

Why is having a good Dental Plan so important? Because keeping your teeth healthy can be an important step in maintaining overall health. And because keeping up with your dental cleanings and other preventive care now can help you avoid expensive dental problems and costly treatments later on.

Q. Who is eligible for this dental insurance plan?

A. Physicians that are members of the American Professional Practice Association* and their spouses/domestic partners may apply.

Q. Why are dental benefits important?

A. A good dental plan, offering preventive care, can help you avoid costly problems and treatments in the future. And since the signs and symptoms of many potentially life-threatening diseases appear in the mouth first, regular dental care can play an important role in screening for serious health conditions.¹

Q. How do I find a participating dentist?

A. There are thousands of general dentists and specialists to choose from nationwide — so you are sure to find one who meets your needs. You can receive a list of these participating dentists online at metlife.com. Enter your ZIP code and select the PDP Plus network.

Q. Can I see my current dentist?

A. Yes, absolutely. Chances are your dentist participates in the MetLife network. But if not, you are always free to select any general dentist or specialist. However your out-of-pocket expenses may be greater if you visit a dentist who does not participate in the network.

Q. What types of services does the plan cover?

A. Dental procedures covered include: Exams and cleanings, X-rays, fillings, root canals and much more. See the enclosed plan summary for more information.²

Q. Can I get an estimate of my out-of-pocket expenses?

A. Yes, we recommend that you request a pre-treatment estimate for services totaling more than \$300. Ask your dentist to submit a request online at www.metdental.com or call **1-877-MET-DDS9**. You and your dentist will receive an estimate for most procedures while you're still in the office — however actual payments may vary depending on plan maximums, deductibles, frequency limits or other conditions.

Q. How can the plan save me money?

A. While the cost will vary based on where you live, the average family of four spends \$1,824 a year on dental services³, not including the cost of braces. With a dental plan, you get help in covering costs for unexpected dental care with low to no costs for preventive care.

Q. Who can enroll in the plan?

A. You and your spouse and dependents.

Q. How are claims processed?

A. Your dentist may submit claims online so you have little or no paperwork. And no ID card is required to prove eligibility for coverage.

If you have any questions, please call American Professional Practice Association at **1-800-221-2168** or visit startprotecting.com/4749.

* You must be a member of the American Professional Practice Association to qualify for this Dental Insurance Plan. Membership is \$50.00 annually, \$120 for 3 years and \$395 for a lifetime membership. You can enroll for coverage now and membership and payment information will be mailed to you if approved.

¹ Know Your Teeth, Academy of General Dentistry, Chicago, IL, www.knowyourteeth.com/infobites. Accessed June 22, 2017.

² Those services set forth defined under your dental benefits summary are covered. Please review certificate of insurance for a more detailed list of covered services.

³ Statistic Brain Research Institute, Consumer Spending Statistics, October 2015. <http://www.statisticbrain.com/what-consumers-spend-each-month>. Accessed June 22, 2017.

Coverage may not be available in all states. Please contact American Professional Practice Association at 1-800-221-2168 for additional details.

The association and/or the plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife reimburses the association and/or the plan administrator for these costs.

Like most benefits programs, benefit programs offered by Metropolitan Life Insurance Company (MetLife) and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details.



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