MetLife | Dental Insurance

RICH'S®

Round out your healthcare coverage with Dental Insurance.

Keep the cost of dental care in check.

A good dental plan makes it easier for you to protect your smile and save.[1] With the Preferred Dentist Program, you get coverage for cleanings, exams, X-rays and more. Keeping up with your dental cleanings and other preventive care now can help you avoid costly dental problems and treatments in the future.

You asked. We answered.

Why sign up for Dental Insurance? Find out with some FAQs

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. Look for a list of participating dentists online at metlife.com.

May I choose a non-participating dentist?

A. You are always free to select any general dentist or specialist. However, you usually save more when you visit a participating dentist.[1] He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 35%–50% below the average fees charged in a dentist's community for similar services.[2] Non-participating dentists have not agreed to accept negotiated fees. So, you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

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. Simply have your dentist submit a request online at metlife.com or call **1-877-MET-DDS9**. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

What types of services does the plan cover?

A. A number of dental procedures, including[3]:

- 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.[1] It may help protect you against costly emergency dental treatments that may run into hundreds or even thousands.

Plus… you can also save on vision care with **MetLife VisionAccess**.[4] This discount plan offers you savings on eye care for the whole family.

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**[5] on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

Enroll at benefits.rich.com
or contact your HR representative to **learn more**.

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

1. Savings from enrolling in a dental benefits plan featuring the MetLife Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit a dentist, and the cost of services rendered. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.
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. MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates. Availability of MetLife VisionAccess is not contingent upon the purchase of dental insurance.
3. 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 all MetLife Dental Plans.

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 plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

MetLife

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