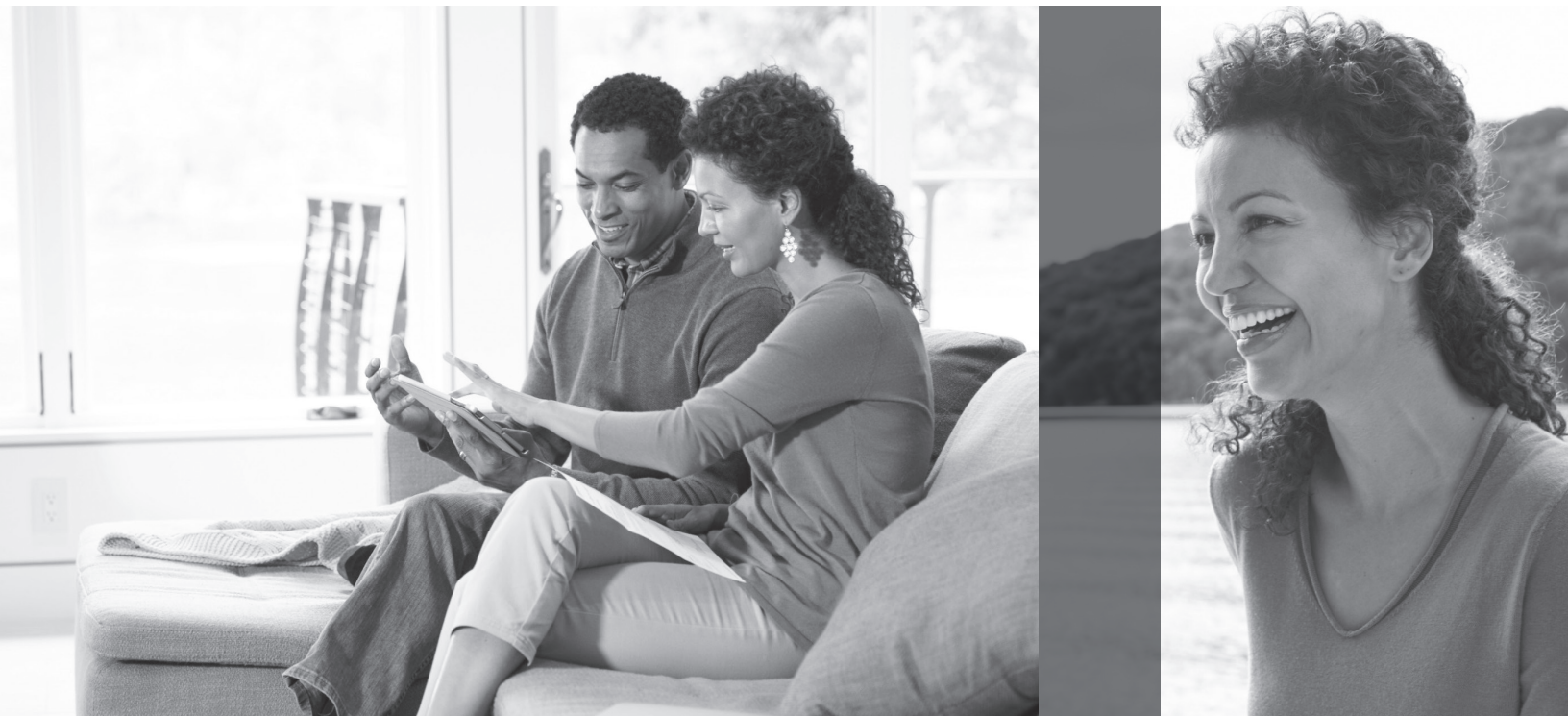


PDP Plus Directory of Participating Dentists

Preferred Dentist Program xxxx



The MetLife Preferred Dentist Program

Routine dental exams can do more than just brighten your smile. Going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.¹ That's why it's important to make the most of your dental benefits.

When you visit a participating general dentist or specialist, your out-of-pocket costs are usually lower. That's because they have agreed to accept negotiated fees² for covered services. The negotiated fees are usually 35-50% less than the average dental fees in the same community.³ This can help you lower your final costs and stretch your annual maximums.

With a large network of general dentists and specialists, there's a good chance the dentist you are looking for is in our network. Plus, you can rest easy knowing our dentists have passed a rigorous selection process.⁴

In addition, you'll enjoy:

- Freedom of choice to go to any dentist.
- Additional savings⁵ when you visit a participating dentist.
- Service where and when you want it.
- Educational tools and resources to help you and your dentist make better choices.

Now that is something to smile about. Make the most of your dental benefits.

Remember ... maximize the value of your dental benefits.

Take advantage of your in-network benefits. Visit a participating dentist to reduce your out-of-pocket costs.

- Keep a healthy dental regimen by getting routine exams and cleanings. The cost of preventive services is usually less than the cost for fillings, root canals, extractions, etc.—and can help prevent the incidence of these higher cost treatments.
- Request a pre-treatment⁶ estimate showing what your plan covers for the services your dentist recommends (typically recommended for those services over \$300). To receive a benefit estimate, have your dentist submit a request online at metdental.com or by calling call 1-877-MET-DDS9 (phone number and website for dental professionals only).
- Visit the dental education website at metlife.com/mybenefits for important tools and resources to help you become more informed about dental care.

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>. Accessed February 1, 2021.

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. Based on internal MetLife analysis. 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.

4. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, please contact MetLife Customer Service.

5. 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 the dentist and the cost of services rendered.

6. 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.

Frequently Asked Questions

Who is a participating dentist?

A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Negotiated fees typically range from 35-50%* below the average fees charged in a dentist's community for the same or substantially similar services.

* Based on internal MetLife analysis. 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.

How do I find a participating dentist?

This directory contains a list of participating dentists in your area. For an updated listing, please refer to our online directory at metlife.com/dental.

What services are covered by my plan?

All services defined under your group dental benefits plan are covered.

May I choose a non-participating dentist?

Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher. He or she hasn't 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 my dentist apply to be in the network?

Yes. If your current dentist does not participate in the network and you would like to encourage him or her to apply, ask your dentist to visit metdental.com, or call 1-866-PDP-NTWK, for an application.* The website and phone number are for use by dental professionals only.

* Due to contractual requirements, MetLife is prevented from soliciting certain providers.

How are claims processed?

Dentists may submit your 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/dental or metlife.com/mybenefits if you are registered on MetLife's MyBenefits. You can also request one by calling 1-800-942-0854.

Can I find out what my out-of-pocket expenses will be before receiving a service?Yes.


You can ask for a pre-treatment estimate. Your general dentist or specialist usually sends MetLife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. We recommend that you request a pre-treatment estimate for services in excess of \$300. Simply have your dentist submit a request online at metdental.com or call 1-877-MET-DDS9. You and your dentist will receive a benefit 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.

Can MetLife help me find a dentist outside of the U.S. if I am traveling?

Yes. Through international dental travel assistance services* you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits.** Please remember to hold on to all receipts to submit a dental claim.

* AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance or plans provided by MetLife. Referral services are not available in all locations.

** Refer to your dental benefits plan summary for your out-of-network dental coverage.



This directory contains the names of participating dentists as of xx/xx/xx. You should always advise your dentist that you are eligible for this program and verify when you schedule your appointment that he or she still participates in the network.

At the time of this printing, providers listed with this indicator “◇” may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor’s credentialing process and requirements, not MetLife’s. If you should have any questions, contact MetLife Customer Service.

This directory is arranged in alphabetical order by town (city), dentist and specialty.

Illinois

MetLife’s goal is to establish consistency in the selection and retention of providers in its networks. The decision to accept or retain a provider is based on all available information, including, but not limited to, information contained on the application and obtained through re-evaluation processes, such as licensure, malpractice or sanctions history, and other relevant information. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor’s credentialing process and requirements, not MetLife’s. If you should have any questions, contact MetLife Customer Service.

The information contained in this provider directory is supplied by the individual provider and is subject to regular audits by MetLife.

The provider information contained in this directory is reviewed and updated on a continual basis, and therefore is accurate as of the date of this printing. For the most updated information regarding our providers, please visit the Find A Dentist feature at metlife.com or call 1-800-942-0854.

Any languages spoken in offices indicated in this search are self-reported. If you need interpretation services and are enrolled in a Dental HMO/Managed Care Plan, please call 1-800-880-1800. Preferred Dentist Program (Dental PPO) enrollees should call 1-800-942-0854. For CA residents, these language assistance services are available to you at no additional cost.

To report inaccuracies with the provider information contained in this directory, contact us by:

- Calling 1-800-942-0854
- Emailing Provider_Validation@metlife.com

Office of Consumer Health Insurance Contact Information

(877) 527-9431 (Toll-Free)

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 underwritten by Metropolitan Life Insurance Company, New York, NY 10166.



MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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