MetLife | Dental Insurance

Cornell University

Discover dental coverage that keeps you smiling bright



Why Dental Insurance Makes Sense

Dental problems can be unpredictable and expensive. For example, did you know that a crown can cost up to $1,515?[1] With MetLife Dental Insurance, you can reduce your out-of-pocket expenses and maintain your smile with preventive care.

Dental insurance not only helps you pay for your dental care, it can also help prevent costly problems in the future.

When your preventive care is covered, you're more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated.

How it works:

While eating dinner, Kathy bit down and broke her crown. A crown in Kathy's area is about **$1,515**.[1] Since Kathy's participating dentist agreed to charge **$895** for covered MetLife enrollees, and her plan covers 50% for this procedure, Kathy's out-of-pocket costs are only **$447.50**. That's a savings of **$1,067**! By using a participating dentist, Kathy maximized her benefits and paid less than a quarter of the typical cost.[2]



Enroll today!

For questions, please call MetLife at
1-800-GET-MET8
(1-800-438-6388)



Why should I enroll during open enrollment?

- Competitive group rates
- Easy payroll deduction
- Value-added services at no additional cost to you
- Choose from 470,000+ in-network dentist locations nationwide[3]

Why MetLife Dental Insurance is the right fit for you.

Visits to the dentist can be expensive. From preventive care to major services, Dental Insurance is a smart way to protect your smile and wallet.

Extensive provider network

The MetLife dental network includes over 133,000 licensed dentists in more than 470,000 locations nationwide.[3]

Flexibility to see any dentist

Our plans give you the flexibility to visit providers in or out-of-network.[4]

Cost savings

As a MetLife member, take advantage of savings up to 35-50% on dentist list prices.[5]

Convenient access

With **MyBenefits**, you'll have easy access to dental claims, coverage and benefits online or in the MetLife mobile app.[6]



Know what your plan covers:

Preventive care*
Cleanings and exams

Basic care
X-rays and fillings

Major care
Crowns and root canals

**Subject to frequency limits.*

Savings[7] to sink your teeth into.

Although costs vary based on a variety of factors, the right coverage can help you manage dental expenses for your whole family.

Service	Dentist's List Price	Insurance Covers[8]	Your Out-of-Pocket Cost
Exam	$121	$121	**$0**
X-rays	$160	$160	**$0**
Filling	$211	$194.60	**$16.40**
Root Canal	$1,463	$1,330.60	**$132.40**
Crown	$1,495	$1,148	**$347**

Offset the gaps in your healthcare coverage with MetLife Dental Insurance.

Product overview	Dental Insurance offers coverage that helps with dental expenses that may not be covered under your medical plan. It can protect your health, smile and family budget.
Why needed	Helps pay for routine cleanings and exams and reduces costs for X-rays and fillings. Plus, it helps lower your out-of-pocket costs for unexpected dental care such as crowns and root canals.
Who is covered	Choose which plan best suits you and your family.
Covered services	**Different plans pay different percentages for these services:**[9] • Cleanings, x-rays and exams • Fillings and extractions • Bridges, crowns and dentures
Additional value	• Choose from over 133,000 licensed dentists in more than 470,000 locations nationwide[3] online at metlife.com. • Select any general dentist or specialist. However, you usually save more with a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services. • Your dentist can request a pre-treatment estimate for any service that is more than $300 to help you manage your costs and care.[10] Check your personalized rates based on your zip code using our Dental Cost Estimator[11] • In-network discounts apply even after you reach your plan's annual maximum, reducing your out-of-pocket expense. • With MyBenefits, you'll have easy access to dental claims, coverage and benefits online or in the MetLife mobile app.[6] • You can also save on vision care with **MetLife VisionAccess**.[12] This discount plan offers you savings on eye care for the whole family.

Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.



Digital servicing capabilities make dental care easy

MetLife's mobile app[6] puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- A Find a Dentist tool with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

Our digital tools available on MyBenefits also include:

- Access to a Dental Cost Estimator[11] so you can view personalized, plan-specific, and ZIP code-based cost estimates for most common procedures – as well as the deductibles, plan maximums, and frequency limitations that apply.
- A digital virtual assistant that's available 24/7 to help you with common tasks like accessing coverage information, getting personalized estimates, or viewing claims.



NEW! MetLife SpotLite on Oral Health[13]

MetLife SpotLite on Oral Health℠ is a recognition awarded to dentists for a focus on preventive oral care and improved oral health outcomes. Look for the MetLife SpotLite badge when selecting a dentist.



Teledentistry[14] options offer added convenience

MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.



Dental benefits go with you as you travel

Our International Dental Travel Assistance program[15] provides international assistance tied to your out-of-network benefits, including:

- 24/7 help in multiple languages
- Access to dental providers (based on strict credentialing criteria) in approximately 200 countries
- Toll-free calling within the U.S., or collect calling outside the U.S.



An Oral Health Library provides the information you need

MetLife's Oral Health Library – oralfitnesslibrary.com [16]– offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.

Frequently Asked Questions

What types of services does the plan cover?

A. A number of dental procedures, including:[9]

- Exams and cleanings
- X-rays
- Fillings
- Root canals
- And much more

How does the plan save me money?

A. Premiums will be conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.

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.

How can I access my account?

A. Go to metlife.com/mybenefits or download the MetLife Mobile App[6] on the App Store and Google Play. You can find a dentist, view your claims, access your ID card, and more.

Do I need an ID card to schedule an appointment?

A. No, you do not need an ID card to schedule an appointment, but you will need your SSN or EE ID.*

*There are two states that require ID cards per legislation, Georgia & New Hampshire.

Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment. To visit metlife.com/mybenefits scan this QR code:

Dentists may submit claims for you, which means you have little or no paperwork. Track claims online and even receive email alerts once claim has been processed. Find claim forms at metlife.com/mybenefits or call 1-800-GET-MET8.

MetLife's Mobile App[7] is available on the App Store and Google Play. Scan the QR code to access the Mobile App or visit metlife.com/dental. Enter your ZIP code and select the PDP Plus network.

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

1. Based on 2025 MetLife data for a crown (D2740) in ZIP code 06340. This cost reflects the 80th percentile Reasonable and Customary (R&C) fee. R&C fees are calculated based on the lowest of 1) the dentist's actual charge, 2) the dentist's usual charge for the same or similar services or 3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife. This example is used for informational purposes only. Fees in your area may be different.
2. This is an example and is for illustrative purposes only.
3. Based on MetLife internal contracting system analysis as of May 2025.
4. Preventive services are subject to frequency limitations. Please see your certificate for more details.
5. Based on MetLife Data. 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.
6. 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 MetLife Dental Plans.
7. 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.
8. These hypothetical in-network savings examples are based on average charges in the Philadelphia area, 19134 ZIP code, for procedure codes D1110, D0210, D2391, D3330 and D2740.
9. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.
10. 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.
11. The Dental Cost Estimator application is provided by an independent vendor. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.
12. 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.
13. MetLife's SpotLite on Oral Health℠ is a special designation intended to identify certain PDP providers who have demonstrated a focus on improved health outcomes and have met qualifying criteria. This designation may be used by plan participants to find providers that better align with their healthcare needs. MetLife is not endorsing or otherwise recommending the use of a particular PDP provider.
14. 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.
15. 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 services provided by MetLife. Referral services are not available in all locations.
16. All information provided on this website ("Website") is intended for your general knowledge only and is not a substitute for obtaining medical or dental advice for specific medical or dental conditions or other advice from your dentists or doctors. By making this Website available to you, Metropolitan Life Insurance Company and its affiliates (collectively, "MetLife") is not engaged in rendering any such advice. Use of this Website is subject to all the terms stated herein. The Website is developed, provided and maintained by an independent vendor, not by MetLife. Insofar as the information provided on this Website is from third parties or links to third party websites, it has no association whatsoever with MetLife, unless expressly stated

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. 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. Please contact MetLife or your plan administrator for complete details.

MetLife

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

© 2026 MetLife Services and Solutions, LLC.

ADF#D3061.23

L5887204[exp0928][All States and][All Territories]