MetLife | Dental Insurance

LAUSD UNIFIED

Beautiful smiles begin with great Dental Insurance

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.



Why Dental Insurance makes sense

Dental problems can be unpredictable and expensive. For example, did you know that a crown can cost up to $1,535?[1]

Dental Insurance not only helps you pay for your dental care, it also can help prevent problems.

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.

More benefits to smile about:

- Get access to over **133,000 licensed dentists in more than 475,000 in-network** provider locations nationwide.[2]
- Average **savings of 35-50%** on dentist list prices.[4]
- Find out what you'll pay ahead of time. Your dentist can request a **pre-treatment estimate** for any service that is more than $300.[5]
- Your dentist usually handles claims – which means less paperwork for you.
- With **MyBenefits**, you'll have **easy access** to dental claims, coverage and benefits online or in the MetLife mobile app.[6]

Why should I enroll now?

- **Competitive group rates**
- **Easy payroll deduction**
- **Value-added services at no additional cost to you**

Enroll today! For questions, please call MetLife at

1-800-GET-MET8
(1-800-438-6388)

Understanding your PPO plan is easy:

Understand the types of procedures

Different plans pay different percentages for these procedures. And, while they may change depending on your plan, the definitions below usually describe the standard service types.

- Preventive Care — cleanings, X-rays and exams
- Basic Care — fillings and extractions
- Major Care — bridges, crowns and dentures

Now that you know the benefits of having dental coverage, learn more and enroll today!

Understand the types of procedures

- Look on your Plan Summary — next to each of these categories is a percentage. That's the percentage MetLife will pay for covered services, and you'll be responsible for the rest.

Look at out-of-pocket costs

- Next, check to see if the plan has an Annual Deductible — that's the amount you'll have to pay each year before your benefits kick in.
- Also, check the Annual Maximum Benefit — that's the most MetLife will pay in a year. There's also a difference between the Individual Maximum (for each family member) and the Family Annual Maximum (which applies to the total that is paid for everyone in your family).

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

1. Based on 2023 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. Based on MetLife internal contracting system analysis as of January 2024.
3. Preventive services are subject to frequency limitations. Please see your certificate for more details.
4. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
5. 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.
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 the MetLife Mobile App are not available for all MetLife Dental Plans.

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.

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