



Your ID cards are enclosed – Please review

Why we're contacting you

Thank you for participating in the MetLife Dental Plan, featuring the MCHCP PDP Plus network. As a Missouri Consolidated Health Care Plan (MCHCP) member, you understand the importance of maintaining good oral health.

What you need to know

Your ID cards are included below. Use these cards when you receive dental services. Your plan includes the following features and benefits:

- Coverage for routine and more complex procedures
- Savings of 30% – 45% of the cost of similar services in your area*
- The MCHCP PDP Plus network of participating dentists

You should verify that your dentist is an active provider with the plan before you book an appointment. If you would like a directory of participating dentists or a claim form, log on to my.mchcp.org or call our customer service center at the number below.

What you need to do

No action is required on your part. Please keep this notice for future reference.

We're here to help

You can reach us at 1-844-222-9106. Our customer service center is open Monday through Friday from 7 a.m. to 10 p.m. CST.



Employee Name: _____

Network: **MCHCP PDP Plus**

Group Name: **MCHCP**

Group Number: **215367**

Employee Name: _____

Network: **MCHCP PDP Plus**

Group Name: **MCHCP**

Group Number: **215367**

Additional information

How do I find a network dentist?

Look for a list of participating dentists online at my.mchcp.org.

May I choose a non-network dentist?

You're always free to select any general dentist or specialist. However, you usually save more when you visit a network dentist because he/she has agreed to accept negotiated fees as payment in full for covered services.

What are negotiated fees?

Negotiated fees refer to the fees that 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. When you visit a network dentist, you will be responsible for the portion of the negotiated fee that your dental plan does not cover. When you visit a non-network dentist, you will be responsible for the portion of the maximum allowed charge that MetLife does not pay plus any amount of the dentist's actual charge that exceeds the maximum allowed charge.

Can my dentist apply for participation in the network?

Yes. If your current dentist doesn't participate in the network, encourage them to apply. To nominate your provider, visit metlife.com/mchcp/.

Can I get additional reference cards?

Yes. You can go online to MyBenefits through my.mchcp.org and print a card directly from the website or you can contact MetLife at 1-844-222-9106, 7:00 a.m. – 10:00 p.m. CST, Monday through Friday.

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

Yes. We recommend that you request a pre-treatment estimate for services totaling more than \$300. Simply have your dentist submit a request online or by phone. You and your dentist will receive an estimate for most procedures while you're still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

*Negotiated Fees refers 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. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

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

Obtain claim forms, review claim status, locate a dentist and view plan information online at mymchcp.org.

Mail completed claim forms to: MetLife Dental Claims,
PO Box 14588, Lexington, KY 40512.

Contact MetLife at **1-844-222-9106**

- Monday - Friday, 7:00am to 10:00pm CST to speak with a customer service representative
- Confirm eligibility, order claim forms or request dentist directories
- International Dental Travel Assistance call 1-312-356-5970 (collect)

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