

Missouri Consolidated Health Care Plan



The importance of a good dental plan!

A good dental plan makes it easier for you to protect your smile, save¹ and avoid costly dental problems and treatments in the future.

How do I find a network dentist?

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

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/.

Do I need an ID card?

No. You don't need to present an ID card to confirm that you're eligible. You should notify your dentist that you're enrolled in a MetLife dental plan with the PDP Plus Network and your group number is **215367**. Your dentist

can easily verify information about your coverage.

How much will I pay when using a network provider?

As a hypothetical example, a dentist's usual fee in Jefferson City, MO for a crown might be \$1,125. The network negotiated fee is \$688. The percentage covered is 50%. Your total out-of-pocket cost would be \$344. This example assumes you've already satisfied the annual deductible and your annual maximum benefit has not been met.

How much will I pay when using a non-network provider?

As a hypothetical example, a dentist's usual fee in Jefferson City, MO for a crown might be \$1,125. The non-network maximum allowed charge is \$688. The percentage covered is 50%. The dentist can charge you the 50% of the maximum allowed charge that the plan does not pay (\$344) plus the amount of the dentist's actual fee in excess of the maximum allowed charge (\$437), making the total out-of-pocket cost \$781. This example assumes you've already satisfied the annual deductible and your annual maximum benefit has not been met.

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.

Questions? Call MetLife directly at 844-222-9106 to speak with a benefits consultant.

¹Savings 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.

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.