MetLife | Dental

Cornell University

Save on dental care:

Choose a MetLife in-network dentist or specialist for all your oral health needs.

When you go to an in-network dentist or specialist, not only do you get the dental care you need — you usually get more savings.

Make the most of your dental benefits

With thousands of in-network dentists and specialists to choose from nationwide, you're sure to find one near you. To get started, log on to metlife.com/mybenefits. Our in-network dentists and specialists have undergone a careful selection process.[1] Plus, you'll never need a referral — so you get convenient access to quality dental care and support.

When you visit a dentist or specialist who is in the network, your out-of-pocket costs are usually lower. That's because participating dentists have agreed to accept negotiated fees for covered services that are usually 35 – 50% less than the average charges in the same community.[2] Lower fees can help you cut your costs and stretch your annual maximums.

Check out potential savings just by staying in-network

In particular, the cost of specialty care like implants, root canals and crowns can really add up. Take a look at the potential savings in the example below just by going to a participating specialist.[3,7]

Average charge for a crown in the Ithaca, NY area is $1,394.

	In-Network (Based on negotiated fees)	**Out-of-Network (Based on reasonable and customary charge[4])**
Dental/Specialist average charge[5]	$1,394	
MetLife negotiated fee	$705	NA
MetLife pays[5] (Based on 50% coinsurance amount for this type of insurance)	$352.50	$697
Your out-of-pocket cost[5]	**$352.50**	**$697**

Approximate savings[6] from visiting a participating dentist is $344.50.[3]

Your savings is the difference between the in-network out-of-pocket cost and the out-of-network out-of-pocket cost.

To check your coverage or find a general dentist or specialist, log in to **metlife.com/mybenefits** or call **1-800-942-0854**. You can also ask your dentist to recommend a network specialist in your community.

1. 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.
2. 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. 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. This example reflects an in-network coinsurance amount of 50 percent and an out-of-network coinsurance amount of 50 percent for major services.
4. The reasonable and customary charge is 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.
5. Approximate costs are based on MetLife dental book of business claims in 2022.
6. 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 a dentist and the cost of services rendered.
7. This is a hypothetical example that reviews a crown – porcelain/ceramic substrate (02740) in the Ithaca, NY area, zip 14850. The chart above is a typical example of average in-network savings in your area. It shows that you usually save more when you stay in the network. So the next time you need dental care, find out what your plan covers and what you could save by going to a participating general dentist or specialist.

Like most 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. Ask your MetLife representative for costs and complete details.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

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

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