Dental Insurance

Why is dental insurance important?

A good dental plan makes it easier for you to protect your smile and save. With the MetLife Preferred Dentist Program Plus, you get coverage for cleanings, exams, X-rays and more. Learn more about the endowed dental plan options available to you through Cornell University and enroll during Open Enrollment from November 1st to November 29th.

Q. What are the new endowed dental plan changes for Cornell University?
A. We are pleased to announce MetLife will be the new endowed dental provider effective 1/1/2020. With this change to MetLife, Cornell University endowed faculty and staff will now have 2 dental plan options from which to choose. There will be a Dental Standard plan and a Dental Plus plan. Please visit www.metlife.com/cornell/ for more details on each plan.

Q. How do I ensure I have dental coverage in 2020 through Cornell University?
A. You will need to actively enroll in one of the MetLife endowed dental plan options during Open Enrollment. If you do not take action during Open Enrollment, you will not have dental coverage in 2020.

Q. What types of services do both plans cover?
A. A number of dental procedures, including:
- Exams and cleanings,
- Fillings,
- X-rays,
- Root canals and much more.

Q. What are some differences between the Dental Plus plan and the Dental Standard plan?
A. The Dental Plus plan offers orthodontia care for adults and children while the Dental Standard plan only allows for orthodontia care for children. The annual maximum under the Dental Plus plan is $5,000 while the annual maximum under the Dental Standard plan is $1,250. The Orthodontia Lifetime maximum under the Dental Plus plan is $2,000 and the Orthodontia Lifetime maximum under the Dental Standard plan is $1,000.

Q. Is Orthodontia covered under both the Dental Standard and Dental Plus plans?
A. Orthodontia coverage is available for children in both plans, and coverage for adults is available in only the Dental Plus plan. In the Dental Standard plan, the orthodontia benefit is available through age 18. Since the average orthodontic program is 24 months, the child needs to be banded by their 17th birthday to receive the full 8 quarters of benefit.

Q. I had a crown procedure done on one of my teeth last year and now I need a new crown on the same tooth. Will it be covered under my new plan with MetLife?
A. No. Under your previous plan as well as your new MetLife plan there is a frequency limit on crowns of 1 per tooth every 5 years. Since you had the crown done within 5 years, services to replace the crown now will not be covered.

Have other questions?
Please visit www.metlife.com/cornell/ for more plan information and to see rates or call MetLife directly at: 800-942-0854 and speak with a benefits consultant.
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Q. My child is currently going through Orthodontia treatment and has already met the Lifetime Maximum. Is my child eligible for additional orthodontia benefits now that MetLife will be my new insurance provider?
A. Any Orthodontia Lifetime Maximum benefits paid out under your previous plan, for both children and adults, is going to be carried over and applied to the Lifetime Maximum under your new plan with MetLife. If you had already met the $1,000 Orthodontia Lifetime Maximum under your previous plans, you won’t have any additional benefits if you enroll under the Dental Standard plan. However, you will have an additional $1,000 in orthodontia benefits available if you enroll under the Dental Plus plan.

Q. Once enrolled in a MetLife endowed dental plan, will I need an ID card to go to my dentist?
A. After enrolling, you will receive an ID card in the mail. You can also securely register on MyBenefits to view your claims, print ID cards and so much more (metlife.com/mybenefits). Although you do not need to present an ID card to confirm that you are eligible, you should notify your dentist that you are enrolled in the MetLife Preferred Dentist Program Plus (PDP Plus). Your dentist can easily verify information about your coverage through an automated Computer Voice Response system by calling 1-877-MET-DDS9.

Q. How do I find a participating dentist?
A. There are many general dentists and specialists to choose from nationwide, so you are sure to find one who meets your needs. Look for a list of participating dentists online at www.metlife.com/cornell/.

Q. May I choose a non-participating dentist?
A. You are always free to select any general dentist or specialist. However, you usually save more when you visit a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 30–45% below the average fees charged in a dentist’s community for similar services. Non-participating dentists have not agreed to accept negotiated fees. So you may be responsible for any difference in cost between the dentist’s fee and your plan’s benefit payment.

Q. Can my current dentist apply for participation in the network?
A. Yes. If your current dentist does not participate in the network and you would like to encourage him/her to apply, ask your dentist to visit www.metdental.com, or call 1-866-PDP-NTWK for an application. The website and phone number are for use by dental professionals only.

Q. Can I get an estimate of my out-of-pocket expenses before receiving the service?
A. Yes. We recommend you request a pre-treatment estimate for services totaling more than $300. Simply have your dentist submit a request online at metdental.com or call 1-877-MET-DDS9. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

Q. If I reach my annual maximum, can I still receive a discount?
A. Yes, as long as the dental work is completed by an in-network MetLife PDP Plus provider, the fee your provider charges will be reduced according to the MetLife network negotiated discount even if you exceed your annual maximum.

Q. The service I want to have completed is not covered. Can I receive a discount?
A. Yes, as long as the dental work is completed by an in-network MetLife PDP Plus provider, the non-covered service will be discounted in part to the MetLife network negotiated discount.

Q. 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 www.metlife.com/cornell/ or call 800-942-0854.

Q. How do I pay for my dental plan?
A. Premiums will be conveniently paid through payroll deduction on a pre-tax basis.

1. Savings from enrolling in a MetLife dental benefits plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered. Based on internal MetLife analysis. 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-pays, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
2. Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.
3. We recommend you receive a pre-treatment estimate from your provider to determine estimated costs of your orthodontia treatment. Note: Lifetime Maximum for Orthodontia treatment is up to the $1,000 per person Lifetime Maximum under the Dental Standard plan and up to $2,000 per person Lifetime Maximum under the Dental Plus plan. Orthodontia covers children through age 18. Adult orthodontia is covered under the Dental Plus plan only.
4. Based on internal MetLife analysis. 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-pays, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.
5. Due to contractual requirements, MetLife is prevented from soliciting certain providers.

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.