MetLife is pleased to announce that we will be the new endowed dental carrier for Cornell University. With this change, you will now have a Dental Standard and Dental Plus plan option from which to choose. Each endowed dental plan has been summarized below. Please be advised 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.

For more information on the endowed dental plans visit: www.metlife.com/cornell/

Questions?
Call 800-942-0854
Monday–Friday 8:00 am to 11:00 pm
Questions and Answers

Q. Who can enroll in the MetLife endowed dental plans?

A. Endowed faculty and staff who work at least 20 hours per week, or 50% FTE, and who are included in payroll/benefit classifications designated by Cornell are eligible to apply for coverage under endowed dental insurance. Your spouse/domestic partner and children are also eligible. Children may be covered through December 31 of the year in which their 26th birthday occurs.

Q. What is an in-network/participating dentist?

A. An in-network/participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Negotiated fees average 30–45% below community average charges for the same or substantially similar services. 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. Once enrolled in a MetLife 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 regarding your coverage through an automated Computer Voice Response system by calling 1-877-MET-DDS9.

Enroll by visiting: https://hr.cornell.edu/endowed-open-enrollment

1. In-network refers to benefits provided under this program for covered dental services that are provided by a participating dentist. Out-of-network refers to benefits provided under this program for covered dental services that are not provided by a participating dentist.

2. Negotiated fee refers to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

3. R&C fee refers to the Reasonable and Customary charge, which 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 charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

4. 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.

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.