MetLife | Dental Insurance

Protect your family's smile with Dental Insurance

Help safeguard your family's health and your wallet.

Why is having a good dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Maintaining good oral health matters. When your preventive care is covered, you're more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.[1]

You're more likely to visit the dentist when you have dental coverage.

While costs will vary based on where you live, with a dental plan, you get protection against costs for unexpected dental care with low to no costs for preventive care. See how much you could save in a single year when visiting a participating dentist.[2]

Service	Dentist's List Price	Insurance Covers[2,3]	Your Out-of-Pocket Cost
Exam	$121	$121	**$0**
X-rays	$160	$160	**$0**
Filling	$211	$194.60	**$16.40**
Root Canal	$1463	$1330.60	**$132.40**
Crown	$1495	$1148	**$347**

Why should I enroll now?

Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year and save money too.[2]

For added convenience, MetLife's Mobile App[4] is now available on the App Store and Google Play.

After downloading this app,[4] you can:

- Find a dentist and view their ratings where available
- Access your plan summary, with quick links to important information on deductibles, plan maximums, and covered services
- Access the Dental Cost Estimator
- View your claims
- View, download, and save your ID card
- Book your appointment online

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Dental Insurance

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.

How can having MetLife Dental Insurance benefit you? By making it easier to get the care you need and lower your out-of-pocket costs.

Freedom of choice

MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist, in or out of the network, and receive benefits.

- If you go to a participating dentist, you can count on the PDP Plus network. All participating dentists must meet rigorous selection standards.[5]
- Find a participating dentist today at www.metlife.com.

Lower costs

- Take advantage of negotiated fees that are typically 35% – 50% less than the average charges in the same area.[6] Participating dentists accept these fees as payment in full for covered services.

Less worry, less paperwork and more service

- Easy access to pre-treatment estimates,[7] real-time claims processing and 24-hour customer service by phone, fax or online.
- Educational tools and resources help you and your dentist make more informed decisions.

Contact your HR representative to learn more.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

1. Dentists: Doctors of Oral Health , American Dental Association, Chicago, IL. Accessed May 2025. http://www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health.
2. 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.
3. These hypothetical in-network savings examples are based on average charges in the [Philadelphia area (three-digit ZIP 191)], for procedure codes D1110, D0210, D2391, D3330 and D2740.
4. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Dental Plans.
5. The Dental Cost Estimator application is provided by an independent vendor. This tool does not provide the payment information used by MetLife when processing your claims. Prior to receiving services, pretreatment estimates through your dentist will provide the most accurate fee and payment information.
6. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for certain 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.
7. Based on internal analysis by MetLife. 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.
8. MetLife strongly recommends that you have your dentist submit a pretreatment estimate to MetLife if the cost is expected to exceed $300. When your dentist suggests treatment, have him or her send a claim form, along with the proposed treatment plans and supporting documentation, to MetLife. An explanation of benefits (EOB) will be sent to you and the dentist detailing an estimate of what services MetLife will cover and at what payment level. Actual payments may vary from the pretreatment estimate depending upon annual maximums, deductibles, plan frequency limits and other plan provisions at time of payment.

The service categories and plan limitations shown above represent an overview of your plan benefits. This document presents the majority of services within each category but is not a complete description of the plan.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY 10166.