



Your ID cards are enclosed – Please review

Why we're contacting you

Thank you for participating in the MetLife Dental Plan, featuring the PDP Plus network. As a McComb School District Employee, you understand the importance of maintaining good oral health.

What you need to know

Your ID cards are included below. Use these cards when you receive dental services. Your plan includes the following features and benefits:

- Coverage for routine and more complex procedures
- Savings of 30% – 45% of the cost of similar services in your area*
- The PDP Plus network of participating dentists

You should verify that your dentist is an active provider with the plan before you book an appointment. If you would like a directory of participating dentists or a claim form, log on to metlife.com/mybenefits or call our customer service center at the number below.

What you need to do

No action is required on your part. Please keep this notice for future reference.

We're here to help

You can reach us at **1-800-942-0854**. Our customer service center is open Monday through Friday from 8 a.m. to 11 p.m. Eastern time.



Employee Name:

Network: PDP Plus

Group Name: McComb School District

Group Number: 5383491



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Additional information

Who is a participating dentist?

A 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 typically range from 30% – 45% below the average fees charged in a dentist's community for the same or substantially similar services.*

How do I find a participating dentist?

You can find the names, addresses, specialties and telephone numbers of participating dentists in your area by searching our Find a Dentist online directory at metlife.com/mybenefits. You can also call **1-800-942-0854** to have a list mailed to you.

What services does my plan cover?

All services defined under your group dental benefits plan are covered.

May I choose a non-participating dentist?

Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher. He/she hasn't 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.

Can I get additional reference cards?

Yes. You can go online to metlife.com/mybenefits and print a card directly from the website or you can contact MetLife at **1-800-942-0854**, Monday through Friday, 8:00am to 11:00pm EST.

How are claims processed?

Dentists may submit your 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 metlife.com/mybenefits or call **1-800-942-0854**.

*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-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

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.

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

Obtain claim forms, review claim status, locate a dentist and view plan information online at metlife.com/mybenefits.

Mail completed claim forms to: MetLife Dental Claims, PO Box 981282, El Paso, TX 79998-1282.

Contact MetLife at **1-800-942-0854**

- Monday - Friday, 8:00am to 11:00pm EST to speak with a customer service representative
- Confirm eligibility, order claim forms or request dentist directories
- International Dental Travel Assistance call 1-312-356-5970 (collect)

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