

Make the most of the NCFlex Dental plans

Q. What is a participating dentist?

A. A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for 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.*

Q. How do I find a participating dentist?

A. 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 www.metlife.com/mybenefits (enter "NCFlex" as the company name). You can also call **1-855-676-9441** to have a list faxed or mailed to you.

Q. What services are covered by my Dental PPO Plan?

A. All services defined under your MetLife Dental PPO Plan are covered. To learn more about the High Option or Low Option PPO Plans, visit the MyBenefits website at www.metlife.com/mybenefits (enter "NCFlex" as the company name). You can create your own unique User ID and password. Click on the Register Now button to provide your first name, last name, date of birth, SSN and email address.

You may review and/or obtain a copy of the Certificate of Coverage on the NCFlex website at www.ncflex.org.

Q. May I choose a non-participating dentist?

A. 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. You may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.



Q. Can I get a reference card?

A. Yes. You can go online to www.metlife.com/mybenefits (enter "NCFlex" as the company name) and print a card directly from the website.



Q. How are claims processed?

A. Dentists usually 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 www.metlife.com/mybenefits (enter "NCFlex" as the company name) or call **1-855-676-9441**.

Detach these handy reference cards for use by you and covered dependents.


MetLife Benefit Reference Card

 Employee Name: _____
 Network: **PDP Plus¹**
 Group Name: **NCFlex**
 Group Number: **165756**

This card is not a guarantee of coverage or eligibility. See reverse side for important plan information.


MetLife Benefit Reference Card

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 Network: **PDP Plus¹**
 Group Name: **NCFlex**
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* Negotiated Fees refers 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. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit a dentist and the cost of services rendered.

1. Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.
2. AXA Assistance USA, Inc. provides dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance or services provided by MetLife. Referral services are not available in all locations.

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.

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

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

Contact MetLife at **1-855-676-9441**

- Monday–Friday, 8:00 AM to 11:00 PM ET 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)²

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