MetLife | Dental Insurance

The Specialty Alliance

Find flexible plans and cost-effective care with Dental Insurance

Keep the cost of dental care in check.



Dental services can be expensive. With MetLife Dental Insurance, you get protection against costs for unexpected dental care, plus low or no additional costs for preventive care.[1]

When your preventive care is covered, you may be more likely to go for cleanings and checkups, which 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.[2]

Hypothetical[4] savings example when visiting a participating dentist[3]

Service	Dentist's List Price	Insurance Covers[3,4]	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**

With **MyBenefits,** you can easily access your dental benefits online or in the MetLife mobile app. **Log in 24/7** to download your dental ID card, find a dentist, view claims and much more.[7]

Consider this scenario:

While eating dinner one evening, I bit down and broke a tooth. The next day, I saw my dentist and learned I needed a crown. I know that a crown usually costs about $1,495.[5] Thankfully, my dentist participates in the MetLife network and has agreed to provide the service for $694 for MetLife enrollees. My **dental insurance plan** covers 50% for this procedure, so my out-of-pocket costs are only $347. I paid less than a quarter of the typical cost—a savings of well over $1,148![6]

The advantages of having MetLife Dental Insurance

- **MetLife SpotLite on Oral Health℠** is a recognition awarded to dentists for a focus on preventive and improved oral health outcomes, look for the SpotLite designation when selecting a dentist.
- Access to over 133,000 licensed dentists, in more than 470,000 locations nationwide.[8]
- Little to no out-of-pocket costs for cleanings, X-rays and exams in network, depending on your plan.
- Save an average of 35-50% on dentist list prices.[9]
- Teledentistry[10] options that enable you to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.
- In-network discounts apply even after you reach your plan's annual maximum.
- With MyBenefits, you'll have easy access to dental claims, coverage and benefits online or in the MetLife Mobile App.[7]
- Educational tools and resources[11] help you and your dentist make more informed decisions. Access these helpful tools on MetLife's Mobile App[7] or at metlife.com/mybenefits.
- Online access to the Dental Cost Estimator that provides cost estimate—both in- and out-of-network—to help plan for future dental procedures.[12]
- A digital dental virtual assistant that's available 24/7 to help you with common tasks like accessing coverage info, getting personalized estimates, or viewing claims.

MetLife

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

1. Subject to frequency limitations.
2. National Institutes of Health. Oral Health in America: Advances and Challenges. Bethesda, MD: US Department of Health and Human Services, National Institutes of Health, National Institute of Dental and Craniofacial Research, 2022.
3. These hypothetical in-network savings examples are based on average charges in 19134 ZIP code, for procedure codes D1110, D0210, D2391, D3330 and D2740. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached. Actual costs and savings may vary and are subject to any co-payments, deductibles, cost sharing and benefits maximums.
4. Savings from enrolling in a dental benefits plan will depend on various factors, including plan design and premiums, how often participants visit the dentist and the cost of services rendered.
5. Based on MetLife data for a crown (D2740) in ZIP code 19105. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached. Actual costs and savings may vary and are subject to any co-payments, deductibles, cost sharing and benefits maximums
6. This is a hypothetical example of out-of-pocket costs and savings when using an in-network dentist. Actual costs and savings may vary and are subject to any co-payments, deductibles, cost sharing and benefits maximums. 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.
7. 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 MetLife Mobile App are not available for MetLife Dental Plans.
8. Based on MetLife internal contracting system analysis as of May 2025.
9. Based on MetLife data. Negotiated fees refer to the fees that participating 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.
10. Dental benefits are provided by Metropolitan Life Insurance Company (MetLife). Virtual dental services are provided by Teledentistry Network, Inc. (TNI). Dental.com (Website) is developed, provided, and maintained by TNI and not MetLife. Use of the Website is subject to all the terms and conditions stated therein. TNI is not affiliated with MetLife or its affiliates.
11. This information is intended for your general knowledge only and is not a substitute for obtaining medical or dental advice for specific medical or dental conditions or other advice from your dentists or doctors. By making this information available to you, Metropolitan Life Insurance Company and its affiliates (collectively, "MetLife") is not engaged in rendering any such advice. Insofar as the information provided is from third parties, it has no association whatsoever with MetLife, unless expressly stated.
12. 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.

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.

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