MetLife | Dental Insurance

Requesting a pre-treatment estimate[1]



MetLife suggests you request a pre-treatment estimate before having certain complex dental services performed, such as crowns, bridges, dentures or periodontal work (typically those that will cost over $300), so that you can appropriately budget for the service or discuss what potential alternative treatment options may be available, if necessary.

Requesting a pre-treatment estimate is like submitting a claim before the dental procedure or service has taken place. The process is simple, and it gives you important information about what services are covered and at what level benefits may be payable. Your dentist can find out what your plan may pay and what your out-of-pocket expense may be while you are still in the office.[1]

To receive a pretreatment estimate, simply have your dentist submit a request online at **dentalprovider.metlife.com** or have him/her call 1-877-MET-DDS9 (638-3379) and follow the simple prompts for a pre-treatment estimate submission. You and your dentist will receive a benefit estimate (online or by fax) for most procedures so you can discuss treatment and payment options.[2]

Advantages of Obtaining Pre-treatment Estimates Online:

Fast	Receive benefit estimates quickly which can help to eliminate coverage and cost surprises
Convenient	Avoid the wait time of mail delivery to receive your estimate
Accurate	Help reduce errors since the information is confirmed at the time the estimate request is submitted online

We make available to your dentist general information regarding eligible benefits under your dental plan. If you have questions during your next visit, your dentist may be able to provide you with information, either by going online to **dentalprovider.metlife.com** and selecting “Eligibility and Plan Design”, or calling **1-877-MET-DDS9** and requesting a “FastFax” of your dental plan information. Please note that this website and phone number are specifically for dentists and cannot be accessed by plan participants.

As a plan participant, you may call **1-800-942-0854** and follow the automatic prompts to have a FastFax copy sent directly to you. FastFaxes can provide you information about your plan design, eligibility for services, and other features of your plan.

1. 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.

2. Actual payments may vary from the pre-treatment estimate depending upon annual maximums, plan frequency limits, deductibles and other provisions at time of payment.

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.

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