

MetLife Dental Advantages

Contractual factors to consider when presenting MetLife Dental

1. **Open-List Contract:** MetLife will consider any claim for payment if the providing dentist deems it Medically Necessary. This is in accordance with the “Standards of Care” provided by the American Dental Association. A closed-list contract does not provide for these non-traditional services and requires either the employee to pay out-of-pocket costs, or the dentist to perform the “closest” service by the contract.
2. **4 Cleanings per year:** MetLife allows for 4 cleanings in a calendar year. We allow for two standard preventative cleanings, and 2 periodontal cleanings. When diagnosed with periodontal disease the patient is required to receive quarterly cleanings. Because of the known health risks associated with periodontal disease, MetLife proactively covers all 4 required cleanings necessary.
3. **Network Discounts on non-covered services:** MetLife negotiates discounts on every CDT code. Some services, such as cosmetic procedures (tooth whitening), are not covered by standard coinsurance. However, if you receive treatment from a MetLife dentist, there are still mandated discounts that apply. MetLife PDP dentists are obligated to pass these discounts on to the employee.
4. **Network Discounts after EE’s reach annual maximum:** MetLife’s negotiated discounts are allocated on every service performed regardless of whether or not the employee has reached their annual maximum.
5. **Centralized Claims, Network, and Administration:** MetLife has 1 nationwide network. There is also 1 centralized claims and admin. Department. This allows for maximum consistency. Some carriers operate using Local and National guidelines that can create complications in claims, network discounts, and servicing issues.
6. **Discounts on Orthodontia:** Many dental carriers do not require network dentists to provide discounts for orthodontia. MetLife has a nationwide discount of \$4500 for an entire treatment of ortho. (This is subject to change based on the annual negotiated PDP fees)
7. **Network Strength:** As mentioned, MetLife has over 222,000 dentists nationwide. Every dentist is taking negotiated discounts of 15%-45%. In the last 2 years, the MetLife dental network has grown by over 32%. Avg. discount in NJ & NY roughly 35% below community average.
8. **MyBenefits, MetLink, MetDental:** MetLife provides a user friendly information portal for every party involved in the dental service process. MyBenefits for the employee. MetLink for the Benefit Administrator and Broker. MetDental for the dentist. This enables the highest level of communication and formatted information specific to the end user.
9. **Vision Discount:** Through VSP, MetLife provides a Vision Discount program to all employees at no additional charge. The discount program allows employees discounts on Exams, Frames, Contact Lenses, and Lasik. The discounts are available to the employee and their families.
10. **R&C calculations:** MetLife considers all claims when calculating R&C charges. Some carriers only use claims from In-Network dentist when calculating their R&C thresholds. (R&C levels provided)
11. **“Equal To or Better Than” Letter:** MetLife has the ability to ensure that no employee will be adversely affected by the transition of their dental benefits to MetLife. MetLife will provide a certificate amendment enabling us to match the current plan structure and R&C, even if it is not specifically mentioned in the MetLife contract. There is no additional charge for this feature.
12. **Implants:** Are now covered in every dental proposal. In addition we also cover cone beam imaging. Most carriers do not cover this procedure and is critical if a patient needs an implant
13. **Claims management Statistics:** MetLife has 110 dental consultants to access claims. With 31 million claims processed in 2012, MetLife auto-adjudicates over 78.42% of all claims with a payment accuracy rate of 99.885 payment accuracy. In 2012, 71.57% of all dental claims were processed within 1 day, 84.29% processed within 3 business days, and 98.48% within 10 business days.