

MetLife® Preferred Dentist Program (PDP) Overview

Commonly Asked Questions

How does the MetLife PDP work?

With the MetLife PDP, you receive benefits whether or not you and/or each eligible dependent visit a participating dentist. But, when you visit a participating dentist, you have the opportunity to maximize your benefit plan with access to lower, out-of-pocket expenses. The MetLife PDP is a Preferred Provider Organization, wherein you choose the dentist at the time of treatment. You do not have to pre-select a primary dentist nor do you need an ID card or referrals for specialty care.

What is a participating PDP dentist?

A general dentist or specialist who meets MetLife's strict credentialing standards and accepts scheduled fees as payment-in-full for services rendered. There are more than 75,000 participating PDP dentists nationwide, including over 9,000 specialists. So you should have no problem finding a participating PDP dentist near your home or workplace, while you're away on vacation, or while your covered dependents are away at college.

How do I find a Participating PDP dentist?

You can conduct online provider searches (with direction and mapping capabilities) via MetLife's Dental Internet site at [www.metlife.com/dental.] You can also call the PDP automated Computer Voice Response line to obtain an up-to-date directory of participating dentists in your area. The system prompts you to enter your Social Security Number and a home or work ZIP code. A list of up to 205 participating dentists can be faxed to you or mailed to your home the next business day. To receive your personalized directory, call 1-800-942-0854 Mon.-Fri. 6:00 a.m. to 11:00 p.m. ET or Saturday 6 a.m. to 4:00 p.m.

Please Note: Be sure to verify provider participation at the time of your appointment.

Do my dependents have to visit the same dentist that I select?

No, you and your dependents each have the freedom to choose any dentist, in-and out-of-network, at any time.

My dentist does not participate in the PDP. Is there anything I can do to encourage my dentist to participate?

New providers may be added to the PDP Network if they meet MetLife's credentialing standards. Just ask your dentist to complete a MetLife PDP nomination card or visit the dentist directory online at www.metlife.com/dental and MetLife will send him or her information on how to apply.

Can I find out how much services will cost

and obtain an estimate of what will be covered prior to treatment?

Yes. MetLife strongly recommends that you have your dentist submit a pretreatment estimate for higher cost services such as crowns, bridges, inlays and periodontics. When your dentist suggests treatment, have him or her send an undated claim form, along with the proposed treatment plan, to MetLife. A pretreatment estimate will be sent to you and the dentist detailing what services the Plan will cover and at what payment level. In this way, you'll know your payment responsibilities and can discuss treatment options with your dentist.

How do I file a claim?

Claim forms can be downloaded and printed out from MetLife's dental website at [www.metlife.com/dental] or faxed to you by calling 1-800-942-0854. They should also be available from your human resources department.

Submit Claims To: MetLife Dental Claims
PO Box 981282
El Paso, TX 79998-1282

Do I need an ID Card?

No, you do not need to present an ID card to prove coverage or confirm that you're eligible. You should notify your dentist that you participate in MetLife's PDP before your visit. Your dentist can easily verify eligibility and plan information by phone or online.