# 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

NCFLEX STATE INSURANCE PLANS

Employee Name: _____

Network: **PDP Plus**

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

NCFLEX STATE INSURANCE PLANS

Employee Name: _____

Network: **PDP Plus**

Group Name: **NCFlex**

Group Number: **165756**

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

* Negotiated Fees refers to the fees that in-network 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. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

MetLife

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)

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**metlife.com**

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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