

Frequently Asked Questions

Q. Why is Dental Insurance important?

A. A good dental plan makes it easier for you to protect your smile and save. With the Preferred Dentist Program, you get coverage for cleanings, exams, X-rays and more. Keeping up with your dental cleanings and other preventive care now, can help you avoid costly dental problems and treatments in the future.

Q. How do I find a participating dentist?

A. There are thousands of general dentists and specialists to choose from nationwide, so you are sure to find one who meets your needs. Look for a list of participating dentists online at www.metlife.com/dental.

Q. May I choose a non-participating dentist?

A. You are always free to select any general dentist or specialist. However, you usually save more when you visit a participating dentist. He/she has agreed to accept negotiated fees as payment in full for covered services. Negotiated fees typically range from 15 - 45% below the average fees charged in a dentist's community for similar services.² Non-participating dentists have not agreed to accept negotiated fees. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

Q. How do I access the MyBenefits website?

A. You can log into the MyBenefits website to find information about your dental benefits, view your dental claims, print a Dental ID card, etc. Go to www.metlife.com/mybenefits (enter 'NCFlex' as the company name).

You will need to create your own unique User ID and password to register:

- Click on the **Register Now** button.
- Provide your first name, last name, date of birth, SSN (only needed to register for the site) and e-mail address.
- Create your own User ID and password.

Select a challenge question and provide your answer, in the event you forget your User ID or password in the future.



Get protection against costly emergency dental treatments.

NCFLEX
STATE INSURANCE PLANS



continued >>

Q. Can I get an estimate of my out-of-pocket expenses?

A. Yes. We recommend that you request a pre-treatment estimate for services totaling more than \$300. Simply have your dentist submit a request online at www.metdental.com or call **1-877-MET-DDS9**. You and your dentist will receive an estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

Q. What types of services does the Dental PPO Plans cover?

A. A number of dental procedures, including:³

- ✓ Exams and cleanings
- ✓ X-rays
- ✓ Fillings
- ✓ Root canals
- ✓ And much more

Q. How do the Dental PPO Plans save me money?

A. Think about this: The average family of four spends \$1,824 a year on dental services.⁴ Having a good dental plan in place can help you save money every year.¹ You also get protection against costly emergency dental treatments that may run into the hundreds or even thousands.

Q. Who can enroll in the Dental PPO Plans?

A. You and your eligible family members. For example, your spouse and dependents.

Q. How are claims processed?

A. Dentists may submit claims for you which means you have little or no paperwork. You can track your claims online and even receive e-mail 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**.

Q. How do I pay for my Dental PPO Plan?

A. Premiums will be conveniently paid through payroll deduction. So you don't have to worry about writing a check or missing a payment.

Q. When can I enroll?

A. You can enroll at www.ncflex.org during your annual enrollment period each October – benefits will be effective January 1st.

- Newly eligible employees must enroll within 30 days of employment date – benefits are effective the 1st of the month following the employment date.
- For eligible employees experiencing a qualifying life event, coverage changes must be made within 30 days of the event – benefits will be effective the 1st of the month following the event date.

**Enroll
at www.ncflex.org**

HAVE QUESTIONS?

Please call MetLife at
1-855-676-9441,
Monday through Friday from
8 AM to 11 PM, ET.



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¹ 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.

² Based on internal analysis by MetLife. 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.

³ Those services defined under your dental benefits summary are covered. Please review your plan benefits summary for a more detailed list of covered services.

⁴ 2016 Statistic Brain Research Institute, Consumer Spending Statistics, <http://www.statisticbrain.com/what-consumers-spend-each-month>, accessed June 2016.