

## MetLife Educational Zoom Meeting Q&A – 7/20/2021

### **How do I access the MetLife Website?**

The MetLife website can be accessed by visiting [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

### **What is MyBenefits?**

MyBenefits is a website that allows members to access information related to their dental and/or vision plan. There are also a number of self-service capabilities in addition to a mobile app. Visit the website above to get started. You will need to register and create a login, if you have not done so already.

### **Where can I access an identification card for the dental and vision plan?**

View or download an id card using the MyLife mobile App. Unlike the medical plan, MetLife does not provide physical identification cards for the dental or vision benefits. You can also mention to your dentist or vision provider that you have MetLife, and they can confirm coverage.

### **What is the difference between the Dental Standard versus Dental Premium Plan?**

The standard plan has an annual benefit amount of \$750 compared to the premium plan which has an annual benefit amount of \$1,500. Also, the Premium plan includes child orthodontia benefits for dependents to age 26. Other than these differences, along with premium amounts, the plans are the same.

### **What is a dental lifetime maximum?**

A dental lifetime maximum is the maximum dollar amount your plan will ever pay towards the cost of specific dental services. The most common of these are ortho treatment cost and partial/denture costs. It's common for these lifetime maximums to apply across various carriers regardless to an individual's employer(s).

### **Are there pre-existing limitations on the dental plan?**

There may be pre-existing limitations based on the dental services needed. If someone was previously treated before joining MetLife, there may be a waiting period assessed. Your dental provider can contact MetLife directly to obtain benefit information.

### **What is the difference between the Vision Low versus the Vision High Plan?**

Both the low and high vision plans offer an exam and lenses once every 12 months. Frames are covered once every 24 months on the low plan and once every 12 months on the high plan. The high plan has a cheaper exam copay of \$10 versus the low plan with a copay of \$25. In addition, the high plan has higher retail allowances for certain benefits. See page 15 of the [Benefits Guide](#) for additional information on the two plans.

### **Are both lined and unlined bifocal glasses covered on the vision plan?**

Yes. Both lined and unlined bifocal glasses are covered. These benefits vary based on the type of glasses and prescriptions needed. Your vision provider can obtain an estimate of covered amounts by contacting MetLife directly.

**Can an individual use the Medical plan and the Vision plan for benefits?**

Yes. The medical plan provides benefits as it relates to the condition of the eye. The vision plan, provides benefits and materials such as eye exams, glasses, contacts, etc.

**What are the benefits of remaining in network for either the dental or vision plan?**

Remaining in network allows your annual benefit maximum dollars to stretch longer. When services are rendered out-of-network, you pay more out of pocket and the plan does not pay as much of the cost associated with the benefit.

**What is the legal and identity theft plan?**

The legal and identity theft benefit provides legal services and access to identity theft monitoring.

**Does the legal and identify theft plan cover children?**

Yes. This plan covers dependent children up to age 26.

**Will the legal plan cover the completion of a will?**

Yes. The plan covers the cost of completing a will with an in-network attorney. However, you may be assessed a small filing fee with the city or state in which you file the document.

**Where can I access information regarding the legal and identity theft plan?**

Individuals enrolled in the legal and identify theft plan can visit [members.legalplans.com](https://members.legalplans.com) or call 1-800-821-6400 to speak with a service team member.