



## Student Health Insurance Plan Dental Coverage

Keep on smiling with SHIP dental coverage! UC Berkeley contracts with MetLife to provide an excellent package of dental benefits to SHIP members. If you are enrolled in SHIP, you have dental insurance – no separate enrollment is necessary. Here are answers to frequently asked questions about the dental plan.

### How does the dental plan work?

Dental coverage is provided through MetLife's Preferred Dentist Program. With this program, you select a provider from a nationwide network of over 50,000 participating dentists, 100 of whom are located within five miles of campus. When you make your appointment, let the dentist know you have coverage through MetLife.

You do not need to pre-select a primary dentist, carry an ID card or receive referrals for specialty care. If you visit a dentist who is not a member of MetLife's Preferred Dentist Program, you will still receive benefits, but you will be charged higher out-of-pocket copayments for the services you receive.

### What does the plan cover?

| If the care is provided by a...  | Dentist who <b>is</b> a member of the Preferred Dentist Program, the plan covers                        | Dentist who <b>is not</b> a member of the Preferred Dentist Program, the plan covers  |
|--|---|---|
| <b>Covered Services</b>  |   |   |
| Preventive and Diagnostic Services:<br>Oral exams (2 per year)<br>Cleanings (2 per year)<br>X-rays<br>Fluoride treatment   | <b>100%</b><br>of negotiated fees that participating dentists have agreed to accept as payment in full. | <b>80%</b><br>of reasonable and customary charges   |
| Basic Operative and Restorative Services:<br>Fillings<br>Simple extractions<br>Oral surgery<br>Periodontics<br>Endodontics | <b>80%</b><br>of negotiated fees<br>after a \$25 annual deductible                                      | <b>60%</b><br>of reasonable and customary charges<br>after a \$25 annual deductible<br><i>Copayments will be higher than if you use a MetLife Preferred Dentist</i> |

There is a \$1,000 calendar year benefit maximum. For more information about dentists' fees and for a complete list of benefits and covered services, visit [www.uhs.berkeley.edu/dental](http://www.uhs.berkeley.edu/dental).

### How do I find a dentist?

There are 100 dentists within five miles of campus who participate in the Preferred Dentist Program. To find a dentist, visit the MetLife website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). You can even print directions and a map to the office!

if the services are expected to cost more than \$200. With the pretreatment estimate, you'll know exactly what your payment responsibilities are and can discuss treatment options with your dentist.

If you need dental care when away from campus, you may choose from over 50,000 dentists nationwide. You have the freedom to choose any dentist at any time. You do not need to visit the same dentist every time.

### Can I waive the dental plan?

Dental coverage is available as part of the Student Health Insurance Plan. If you are enrolled in SHIP, you automatically receive dental coverage. You cannot enroll in or waive dental coverage separate from SHIP.

### Do I need to file a claim after my visit?

Dentists participating in the Preferred Dentist Program will file a claim directly to MetLife. If you are responsible for any portion of the charges, you will be expected to pay that amount at the time of service. To assist with filing a claim, your dentist may ask for the plan group number: **104891**

### What if I have more questions?

For information about the Student Health Insurance Plan and dental coverage, visit [www.uhs.berkeley.edu/dental](http://www.uhs.berkeley.edu/dental) or call the Student Health Insurance Office at 510-642-5700.

If you visit a dentist who is not in the Preferred Dentist Program, you may need to pay all charges, then file a claim for reimbursement. You may print out a claim form at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-888-384-5155 to have one sent to you.

MetLife's website provides personalized information about your dental plan benefits. Visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to:

- Choose a dentist and print a map to the dentist's office
- Check the status of your claims, including tracking your deductible and year-to-date claims payments
- Request that the Explanation of Benefits be sent you via e-mail
- Read answers to frequently asked questions, such as how to interpret the Explanation of Benefits form.

### Can I find out how much services will cost prior to treatment?

Yes. You may have your dentist request a pretreatment estimate to determine what services the plan will cover and at what payment level. We strongly recommend a pretreatment estimate

Helpful hint: Enter "SHIP" when the website asks for your company name.

You may also call MetLife at 1-888-384-5155 to speak to a dental plan representative.