

## MetLife Dental & Vision- City of Petaluma Prepared FAQ

### What is the City's Group Number?

5945851

### What is my MetLife "Employee ID"?

Your MetLife "Employee ID" is typically your social security number (SSN), however, for those who have been employed with the City, and enrolled in MetLife coverage (i.e. previous dental coverage, or vision coverage), for some time, there is a chance that this ID is your 4-digit City Employee ID/#. When you are seeking services for yourself as the primary enrollee, it is recommended that you first try giving the provider your SSN; then, if the provider cannot locate your coverage through your SSN, give them your 4-digit City Employee ID/#.

### Is there a portal or account that I can access/view my benefits?

Yes, you can get started creating your login by using this [link](#). There are instructions for how to register for your MetLife MyBenefits account on the City's website [here](#). If you have any trouble with creating your account, you can contact MetLife Customer Service at (877) 963-8932.

### How can I access my dental Member ID card?

MetLife does not send/mail out a Member ID card, however, you can access your Member ID card through the [MetLife website](#) (or [MetLife mobile app](#)), when you are logged in to your account. You can print out your Member ID card or you can save an electronic version on your phone or to your Apple Wallet. You don't really need your Member ID card when you go in for services, however, it can be helpful to have on hand. If you haven't created your account yet, you can get started by using this [link](#).

### Where can I find information that provides an overview of my MetLife dental and vision benefits?

The City's [website](#) has a lot of helpful information, brochures, and a Benefit Summary that provides information on the MetLife dental and vision benefits. Additionally, when you are logged into your MetLife [MyBenefits account](#) on a web browser, you can access the specifics of the plan/policy details, search for in-network providers, see your claim/insurance payment history, submit a claim, view your member ID card etc. It is recommended that you [create a MyBenefits Account](#) as you will find having a login to your account is really the most beneficial tool that you have available. We have also learned that while it is convenient to have access to your account at your fingertips using the [MetLife mobile app](#), using the web browser version provides more information than you will be able to see in the mobile app.

If you ever have any questions related to your MetLife benefits, you can contact MetLife directly:

- **Dental** related inquiries: via message (when logged into your [MyBenefits account](#)) or via phone (800) 942-0854
- **Vision** related inquiries: via [online](#) or via phone (855) 638-3931
- For technical/login/website assistance: (877) 963-8932

*Created: November 2024*

*Revised: March 2025*

**What network do I have access to with my MetLife benefits?**

- **Dental**- you have access to the “PDP Plus” network
- **Vision**- you have access to the VSP network

We always encourage employees and their enrolled dependents to stay in-network as you will receive the greatest benefit from your insurance coverage.

**If I have a provider that I want to continue seeing, but they are out-of-network, can I still see them for my dental/vision services? Will MetLife pay for any services that are out-of-network?**

We always encourage employees and their enrolled dependents to stay in-network but it is understandable that once you find a provider that you like and trust, that you may want to continue under their care even if they are out-of-network. You can continue to see your provider if they are out-of-network and insurance will still provide some payment, however, you should be aware that you will likely end up paying more in out-of-pocket expenses.

You should note that when seeing a provider out-of-network, you may be responsible for submitting a claim on your own behalf to MetLife. Some providers may assist you or complete that on your behalf, but not all providers will take the time to do this.

While MetLife’s dental UCR rate is very high, staying in-network will always provide the greatest insurance coverage benefit and will help to keep your cost, and the plan’s cost down. UCR stands for the Usual, Customary, and Reasonable rate that MetLife reimburses for out-of-network dental services. The UCR is based on the average reimbursement rate(s) in the provider’s geographical area.

**How can I find out if my current provider is in-network?**

You can contact your dental office and ask them if they are a in-network (be sure to specify which network to them). If the office/provider confirms that they are, enrollees should still confirm by using the “find a provider” search tool (and searching for the providers name) when logged in to their MetLife [MyBenefits account](#).

**How can I search for providers that are in-network and are near my surrounding area?**

The easiest way to search for a provider within network is by using the “find a provider” tool when logged into your MetLife [MyBenefits account](#). You can filter by miles from a certain city, zip code etc. Additionally, you can visit the City’s [website](#) to view the instructions for searching for a dental and/or vision provider.

You can also download the [MetLife mobile app](#) and use the “find a provider” tool through the App to search for a provider.

**How will my provider know that I have MetLife insurance coverage?**

When you visit your provider for the first time using your MetLife insurance, we recommend that you inform the office that you have MetLife Insurance, either by calling them ahead of time or letting them

know when you are checking in for your appointment. Anytime your insurance provider changes, you should make your provider aware of the change before you are seen for any services.

The provider should be able to look you up using your name, date of birth, and social security number (or for some, your City Employee ID/#). They may ask for your employer's name and if you know the group number. The employers name is City of Petaluma and the group number is 5945851. If an enrolled dependent is visiting a provider, the provider will be able to locate their coverage using your (the primary enrollees) personal information; If the dependent does not have your information, the provider should be able to look the dependent up by using the dependent's personal information and contacting MetLife.

**Is there a way that I can see what a certain service/treatment will cost me before proceeding with that service/treatment?**

MetLife has a "cost estimator" tool available for obtaining cost estimates for dental services. This tool does not currently exist for vision. You will need to have a [MyBenefits Account](#), and be logged in (either via the web browser or [MetLife mobile app](#)). Please refer to the [Dental Cost Estimator Tool brochure](#) for further information and instructions on how to use the "cost estimator" tool.

To obtain a pre-treatment authorization, you can request that from your provider directly, prior to any services that may be subject to coinsurance. Once MetLife receives the pre-treatment authorization, Metlife will then send you an Explanation of Benefits (EOB) showing an estimate of what your out-of-pocket cost will be.

**How can I submit a claim to MetLife?**

If you visit an in-network provider, the provider should submit the claim on your behalf. If you choose to visit an out-of-network provider, you will need to submit a claim to MetLife. You can access a the Claim Form(s) through logging into your MetLife [MyBenefits account](#) and visiting the "Claims Center". Additionally, the Claim Form(s) can be found on the City's website [here](#). Once completed, you can mail your Claim Form to the address listed on the Claim Form for processing (you should always make a copy of the information you are submitting so you have it for your records too!).