



## MetLife Submission of Claims Policy

### **Submission of Claims:**

MetLife offers several ways to submit claims that can help you save time and energy, and may help control overhead costs.

- Electronic Claims
  - Through your Practice Management System (PMS)
  - Online via [www.MetDental.com](http://www.MetDental.com)
  - Web-based submission via clearinghouse
- Telephone via 1-877-MET-DDS9 (638-3379)
- By fax via 1-859-389-6505
- Mail claims to:  
MetLife Dental Claims  
P.O. Box 981282  
El Paso, TX 79998-1282

Submit your normal charges when sending claims to MetLife.

Our claims payment system will adjust the fees so that the Explanation of Benefits shows both the submitted charge and the allowable charge. By submitting normal charges, you help MetLife maintain accurate data for reasonable and customary charges and your usual charge on our claim payment system. When your usual charge for a procedure is lower than the plan allowance, your usual charge will become the maximum amount you may bill a participant.

Although participants may not always inform your office of their participation in the program, MetLife's claim payment system automatically recognizes both the dentist's and the patient's participation and determines applicable plan allowances when the claim is processed.

MetLife dental consultants may review codes submitted and provide an alternative service to a submitted code when the alternative service more closely resembles the service rendered. Participating dentists agree to the negotiated fee of the service that more closely resembles the service rendered.