An Update About Your MetLife Coverage

Dear Valued Patient,

You may have received, or will soon receive, a letter from MetLife letting you know that we will be transitioning to out-of-network with your plan. We want you to hear directly from us about what this means, because the most important thing has not changed: **we are still here, and we would love to keep seeing you and your family.**

We made a careful decision about which insurance agreements allow us to provide the unrestricted, high-quality care we believe you deserve. As part of that, we will be transitioning to out-of-network with your **MetLife PDP** plan, **effective September 16, 2026**. This is not a reflection of any change in your care or your welcome here.

What This Means for You

- **You do not need to find a new dentist.** We can continue to see you and your family as an out-of-network provider.
- We will still file all of your claims for you and work to maximize the benefits your plan offers.
- Many MetLife plans offer strong out-of-network benefits, so you may see little or no change in what you pay.
- We are always happy to continue to verify your specific benefits in advance and give you an estimate, so there are no surprises.

If you have any questions about how this affects your visits, please reach out. We are glad to walk through your benefits with you so you can make the choice that is right for your family. Our goal is to keep your care uninterrupted and transparent.

We sincerely appreciate your continued trust and look forward to seeing you at your next visit.

Warm regards,

The Team at Fountain City Smiles

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Dental Benefits FAQ

Do you still take my insurance? **YES!**

Why are you out-of-network with my MetLife plan?

We believe in providing the best possible care for you and your family. The best way to do that is to be an unrestricted provider with your insurance plan. This applies to your MetLife PDP plans. We will still work with your MetLife plan, we are simply no longer in their network.

Do I need to find a new dentist?

No! We can still see you and your family as an out-of-network provider. In fact, we have many patients who choose to come here even though we are out-of-network with their insurance.

Will my dental care cost more?

We work hard to make dental care affordable. We will still file all claims on your behalf and work to maximize your insurance benefits. MetLife is known for strong out-of-network benefits, and many plans reimburse out-of-network care at similar rates. Every plan is different, so we are happy to provide you with an estimate ahead of time so you know what to expect.

Will my coverage change back later?

Our out-of-network status with your MetLife PDP plans is the current arrangement for our office. During this time we can continue to see you, file your claims, and help you get the most from your benefits, just as we always have.

What if I have more questions?

We have people who can help! Please call our office at **(865) 687-8670** and ask to speak to **Jan**, our office manager, or **Sophia**, and they will be happy to assist you with any questions you have.