

Coordination of Benefits

Don't forget dental! Understanding how NCD by MetLife plans coordinate with other plans, including Medicare Advantage and group plans, helps members make the most informed healthcare decisions.



Coordination of Benefits: *The process of determining how multiple insurance plans work together to cover an individual's dental expenses.*



NOTE: *Coordination of benefits can be complex, and there are many ways benefits can coordinate beyond these example scenarios. If it is determined that MetLife is the primary plan, benefits will be paid as if the member has no additional coverage. Below are some scenarios for how benefits will be affected if it is determined that MetLife is the member's secondary plan. For additional information, please consult the Certificate of Coverage.*

Scenario #1: Both In-Network

Primary: Medicare Advantage - IN-NETWORK

Secondary: NCD MetLife - IN-NETWORK

When the dentist is in-network for both plans, each plan uses their own negotiated fees for payment calculations.

1. **First**, Medicare Advantage pays their percentage of their negotiated Allowable Charge.
2. **Next**, NCD by MetLife covers their calculated percentage of *their* Allowable Charge.
3. **Finally**, the member pays the remaining bill.

Scenario #2: Both Out-of-Network

Primary: Medicare Advantage - OUT-OF-NETWORK

Secondary: NCD MetLife - OUT-OF-NETWORK

When the dentist is out-of-network for both plans, each plan uses Reasonable and Customary Fees for payment calculations.

1. **First**, Medicare Advantage pays their percentage of the Reasonable and Customary Fee.
2. **Next**, NCD by MetLife covers their calculated percentage of *MA's R&C Fee*.
3. **Finally**, the member pays the remaining bill.

Scenario #3: Mixed

Primary: Medicare Advantage - IN-NETWORK

Secondary: NCD MetLife - OUT-OF-NETWORK

When the dentist is in-network for the primary plan, but out-of-network for the secondary, the primary will determine the allowable cost, and the secondary plan will coordinate benefits based on primary carrier's negotiated fee.

1. **First**, Medicare Advantage pays their percentage of their negotiated Allowable Charge.
2. **Next**, NCD by MetLife coordinates their payment based on *MA's negotiated fee*.
3. **Finally**, the member pays the remaining bill.



NOTE: *For each of these scenarios, the secondary plan may reduce its payment so the total benefit between both plans isn't greater than 100% of the allowable expense for the claim.*

Scenario #4: NCD MetLife + Individual Plans

NCD by MetLife plans do not coordinate benefits with individual plans.

In this scenario, your NCD plan will function as if it is your primary plan.



Q: *What are Reasonable and Customary Fees? Can I see a list of them for various procedures?*

A: *Reasonable and Customary Fees are agreed upon between the provider and MetLife. Members should ask their providers or seek an in-network provider if costs are a concern.*