



Continue to help supplement your healthcare coverage with Dental Insurance.

Keeping your coverage during retirement can help you save on out-of-pocket costs.¹

- Cleanings and exams
- X-rays and fillings
- Crowns and dentures

How to keep Dental Benefits once you retire.

Just because you're retiring doesn't mean you have to lose the benefits you've enjoyed during your working years. Once you become eligible for retirement benefits, you will automatically receive an enrollment package for the MetLife Retirement Dental Benefits Program. Unlike some temporary plans, it's a long-term solution that can be an important part of the personal safety net you build for you and your family. Please refer to the chart on the back to help you get an idea as to how much this coverage may cost you on a monthly basis.

Upon retirement, look for your enrollment package in the mail.

See the next page for details and plan costs.

Benefit Summary

Coverage Type	Plan Option 1		Plan Option 2	
	In Network Plan pays percent of negotiated fee for covered services ²	Out of Network Percent of Reasonable & Customary fee ³	In Network Plan pays percent of negotiated fee for covered services ²	Out of Network Percent of Reasonable & Customary fee ³
Plan Year Maximum per person	\$750	\$750	\$1,500	\$1,500
Plan Year Deductibles	\$75 self	\$75 self	\$75 self	\$75 self
Applies only to Basic and Major Services	\$150 self +1 \$225 self +2 or more	\$150 self +1 \$225 self +2 or more	\$150 self +1 \$225 self +2 or more	\$150 self +1 \$225 self +2 or more
Preventive Cleanings, oral examination and X-rays	100%	100%	100%	100%
Basic Fillings and periodontal maintenance	70%	70%	70%	70%
Major Crowns, bridges, root canal treatment and dentures	0%	0%	50%	50%

Dental Insurance

To get an idea of your monthly rate:⁴

1. Locate your state and then your ZIP Code (first three digits) to determine your Area.
2. Then match your Area to the enrollment option you are interested in.

State	First 3 Digits of ZIP Code	Area	State	First 3 Digits of ZIP Code	Area	State	First 3 Digits of ZIP Code	Area			
Alabama	350-354, 362-364, 367-369	1	Kentucky	400-404, 406-409, 411-419, 425-427	1	North Dakota	entire state	3			
	355-361, 365-366	2		405, 410, 420-424	2	Ohio	430-435, 437-459	2			
Alaska	entire state	6		Louisiana	entire state	7	436	3			
Arizona	850-857	2	042-044, 046-047, 049	3	Oklahoma	731, 735-749	2				
	859-865	3	039-041, 045, 048	4		730, 734	3				
Arkansas	entire state	2	Maryland	215	Oregon	entire state	3				
California	923-925	2	206, 210-214, 216-219	2	Pennsylvania	150-156, 159-161, 163-164, 171-172, 185, 187	1				
	900, 905-922, 926-938, 952-953, 955-961	3	207-209	3		157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192	2				
	901-904, 939, 945-946, 948, 950-951	4	010, 012-013	3		169, 177-179, 189, 193-196	3				
	940-944, 947, 949, 954	5	011, 014-027	4	Puerto Rico	entire state	1				
Colorado	entire state	3	Michigan	486	Rhode Island	entire state	3				
Connecticut	entire state	4	480-485, 487-499	3	South Carolina	entire state	3				
Delaware	197, 199	4	Minnesota	entire state	3	South Dakota	570, 572-577	2			
	198	5	Mississippi	entire state	2		571	3			
D.C.	entire state	3	Missouri	645	630-644, 646-651, 653-659	2	Tennessee	entire state	2		
Florida	320-322, 325-329, 334-338, 342-349	2	652	3	Montana	entire state	3	Texas	782	1	
	323-324, 333, 339-341	3	Nebraska	680-684, 689-690	1	685-688, 691-693	2	754-759, 764-769, 773-774, 776-781, 783-785, 788-789, 794-799	2		
	330-332	4	Nevada	889-891	2	893-898	4	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885	3		
Georgia	306-310, 312, 319	2	New Hampshire	030, 032, 034-038	4	031, 033	5	Utah	entire state	1	
	300-305, 311, 313-318, 398	3	New Jersey	071-072	2	070, 073, 077, 080-087	3	Vermont	entire state	4	
Hawaii	entire state	3	074-076, 078-079, 088-089	4	Virginia	230-246	2	201, 220-229	3		
Idaho	entire state	2	New Mexico	entire state	3	Virgin Islands	entire state	3	Washington	990-992, 994	3
Illinois	624, 628-629	1	New York	104, 124-129, 133-136, 142	2	985-989, 993	4	980-984	5		
	609-623, 625-627	2	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149	3	063, 105-108, 111-114, 116	4	entire state	2	Wisconsin	entire state	3
Indiana	600-608	3	100-102	6	North Carolina	270-281, 283-289	3	entire state	2		
	471, 475	1	282	4	Wyoming	entire state	2				
Iowa	460-462, 465-470, 472-474, 476-479	2									
	463-464	3									
Kansas	508-510, 512-516	1									
	500-507, 520-528	2									
	511	3									

	Plan Option 1			Plan Option 2		
	Self	Self + 1	Self + 2 or more	Self	Self + 1	Self + 2 or more
Area 1	\$24.50	\$45.75	\$69.25	\$43.75	\$86.75	\$116.75
Area 2	\$26.50	\$50.00	\$77.50	\$48.75	\$100.75	\$139.00
Area 3	\$29.75	\$59.25	\$84.75	\$59.25	\$115.75	\$158.00
Area 4	\$31.75	\$63.75	\$92.25	\$63.75	\$124.25	\$173.00
Area 5	\$32.75	\$65.75	\$98.75	\$67.00	\$132.50	\$183.50
Area 6	\$34.75	\$70.25	\$106.00	\$72.25	\$144.25	\$198.25
Area 7	\$26.50	\$50.00	\$77.50	\$48.75	\$100.75	\$139.00

Rates are provided for informational purposes only. These sample rates are effective from 01/01/2022 – 12/31/2022 and are subject to change.

Please be sure to read the entire enrollment materials, which will be mailed to you once you become eligible for enrollment, for actual rates.

1. Savings from enrolling in a dental benefits plan will depend on various factors including the cost of the plan, how often participants visit the dentist and the cost of services rendered.
2. Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services rendered by them. Negotiated fees are subject to change.
3. The Reasonable and Customary fee is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.
4. The service categories and plan limitations shown above represent an overview of your plan benefits. This document presents the majority of services within each category but is not a complete description of the plan.

This document is intended for your general knowledge only and is NOT intended to provide complete enrollment information. When you become eligible for enrollment, you will receive an enrollment package with complete plan coverage, rate specific to your geographical area and exclusions and limitations applicable to coverage. Only upon review of the entire enrollment materials should you decide whether to enroll in the Retirement Dental Benefits.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details. Policy Form # GPNP9

