

New York University

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.

Benefit Summary

| Coverage Type | Plan Option 1 | | Plan Option 2 | |
|--|--|--|--|--|
| | In Network Plan pays percent of negotiated for covered services. ¹ | Out of Network Percent of Reasonable & Customary fee ² | In Network Plan pays percent of negotiated for covered services. ¹ | Out of Network Percent of Reasonable & Customary fee ² |
| Plan Year Maximum per person | \$750 | \$750 | \$1,500 | \$1,500 |
| Plan Year Deductibles Applies only to Basic and Major Services | \$75 self \$150 self +1 \$225 self +2 or more | \$75 self \$150 self +1 \$225 self +2 or more | \$75 self \$150 self +1 \$225 self +2 or more | \$75 self \$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% |

UPON RETIREMENT, LOOK FOR YOUR ENROLLMENT PACKAGE IN THE MAIL.

See the next page for details and plan costs.



TO GET AN IDEA OF YOUR MONTHLY RATE:

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

| | 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 **January 2019** through **December 2019** 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 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.

² 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.

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

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