



You don't ever have to retire from first-rate dental care.

You've retired from Saratoga County, but that doesn't mean you have to lose your benefits. Sign up for the MetLife Retirement Dental Benefits Program now and choose from two competitively priced options.

- Option 1** covers preventive and basic dental treatment, like cleanings, X-rays and fillings
- Option 2** covers the above, plus some of the major, more expensive procedures, like crowns and dentures

Both plans also include these features:

- Preventive services (including exams, cleanings and X-rays) are covered 100%.¹
- Freedom to use any dentist you want. You'll benefit from one of the largest dental networks in the industry.
- Additional savings when you visit an in-network dentist.²

So many ways to save, you'll smile

With the MetLife PDP Plus network you'll have thousands of general dentists and specialists to choose from. Visit our online Find a Dentist directory at metlife.com/mybenefits, and enter COMPANY NAME to check if your dentist is already in-network.

Retirement Dental Benefits Payment options

Below are your current rates,³ which are subject to change upon your group's annual renewal in RENEWAL*, or if you move to a different zip code.

Self:	Option 1	Option 2
Monthly**	\$0	\$0
Quarterly	\$0	\$0

Self: +1	Option 1	Option 2
Monthly**	\$0	\$0
Quarterly	\$0	\$0

Self: +2	Option 1	Option 2
Monthly**	\$0	\$0
Quarterly	\$0	\$0

*Regardless of your initial enrollment date, your rates are only valid until your group's renewal date in RENEWAL; Additionally rates are subject to change prior to RENEWAL if you move to a new zip code. **Requires setup of electronic funds transfer (EFT).

Flexible billing options to fit your needs

- **Monthly** — This requires an electronic funds transfer (EFT) setup that automatically deducts the payments from your checking or savings account each month.
- **Quarterly** — This is the default payment option if you don't complete an EFT form. Your first quarterly bill will be mailed to you after you enroll.
- **Annually** — To select this option, mail in the payment for the entire year with your first quarterly bill.

Three easy ways to enroll:

Mail	Complete the enrollment form and mail it in the postage-paid envelope. Remember to include the EFT authorization form if you would like to select the monthly billing option.
Online	Visit metlife.com/mybenefits . Online enrollment includes only the quarterly and annual billing options. First time users of MyBenefits will need to complete a simple online registration prior to enrolling.
Phone	Call 1-800-GET-MET8 (1-800-438-6388) to speak with a Customer Service Representative. For prompt service, just follow these instructions: <ul style="list-style-type: none">• Say "Dental" when asked to state the product you are calling about.• Enter your Social Security Number when asked/your ID number located above the rate chart.• TDD number for the deaf and hard of hearing: 1-888-671-4265.• If you prefer the monthly payment option, you can set up your EFT when enrolling by phone.

Don't miss this opportunity to enroll in the MetLife Retirement Dental Benefits program.

The enrollment period ends **Error! Reference source not found.**

For additional information regarding the rates listed or your coverage period, please call 1 800 GET-MET 8 (1-800-438-6388).

If you currently have other dental coverage (e.g., under your former employer's group dental plan or as a dependent under other dental coverage), you may have another opportunity to enroll in the MetLife Retirement Dental Benefits program upon the termination of your existing coverage. Upon the termination of your current coverage, all you have to do is call MetLife at the number listed above to request an enrollment kit.

¹ Subject to frequency limitations.

² In-network dentists have agreed to accept negotiated fees as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefit maximums. Negotiated fees are typically 30%-45% less than fees charged in the same geographical area for the same or similar services, as determined by MetLife. Savings from enrolling in the Retirement Dental Benefits program will depend on various factors, including the cost of the program, how often participants visit the dentist and the cost of services rendered. Negotiated fees are subject to change.

³ Rates listed are based on your address provided by your former employer; however rates may change before your group's annual renewal if you move to a different zip code.

Like most group health insurance policies, MetLife group policies contain certain exclusions, exceptions, limitations, reductions, waiting periods and terms for keeping them in force. For details, please refer to the enclosed Important Benefit Information, visit www.metlife.com/mybenefits, or contact MetLife. Policy Form # GPNP99