

5. Dental Plan Options

Overview

Electric Boat retirees and spouses were offered an opportunity to enroll in a dental plan for the very first time in 2009. The plans are offered through MetLife and there are two options available.

There is a High Option Plan and a Low Option Plan and a brief summary follows in this benefits guide. The High Option Plan will cover up to \$1,500 of annual expenses and includes 100% coverage for preventive services, 70% for basic services and 50% for major services. The Low Option Plan will cover up to \$750 annually and functions the same as the High Option Plan except that it will not provide coverage for major services.

There is a national network of participating MetLife dental providers or you may visit the dental provider of your choosing. If you are able to work within the MetLife network, you will receive lower costs and fees even for services that exceed the annual benefit maximum.

You can visit www.metlife.com/dental for the most current MetLife national dental provider directory.

Eligibility

Retirees and spouses were given **one opportunity** to enroll into one of the two MetLife dental options in 2009.

You do not have to be age 65 or on Medicare to enroll in these programs. Newly retired employees and their spouses are eligible to enroll at the time of retirement or when first eligible. Retirees and spouses that waived coverage during the initial enrollment offering may be able to enroll at a later date if they waived enrollment due to having other dental coverage through COBRA or as a result of active employment or coverage through a spouse. Outside of that, if you opt out of joining one of these two plans at your initial eligibility, there will not be an opportunity to enroll in the future.

Retirees and spouses can enroll independently of each other. Therefore, one can enroll without the other and each can choose to enroll separately and each can choose different plan options.

Making changes to your dental plan

Retirees and spouses that enroll or are enrolled in the MetLife dental plan will have the opportunity to switch between the High Option Plan and the Low Option Plan each year upon their plan anniversary. Your plan anniversary is every twelve (12) months from your original MetLife enrollment date.

Billing and administration of the MetLife dental plans

Electric Boat retirees and spouses will receive enrollment materials when first eligible for the MetLife dental plans directly from MetLife. Any retiree or spouse that waived dental enrollment previously but may be eligible should contact Beacon Retiree Benefits Group for enrollment assistance.

If you enroll in one of the MetLife dental plan options, you will be billed separately by MetLife. The plan is rated based on which state you reside and premiums will NOT be deducted from your pension or billed by Beacon. MetLife does provide options for automatic deductions from your checking account.

Rates are guaranteed for 12 months from the date of enrollment and renew on an annual basis.

A rate chart can be found on the following pages in this benefit guide.

Any questions relative to premium, enrollment or benefits can be directed to Beacon Retiree Benefits Group.