

### 5. Retiree Dental Plan Options

#### Overview

There are two dental plan options offered through MetLife. A brief summary comparison of benefits and costs can be found on pages in this section.

Plan Option 1 covers up to \$750 per plan year per person. Preventive services are covered at 100% and basic services are covered at 70%. Plan Option 2 covers up to \$1,500 of annual expenses per plan year per person and includes 100% coverage for preventive services, 70% for basic services and 50% for major services. Both plans have a \$75 plan year deductible per person for services other than preventive 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 negotiated discounts even after you have exceeded the annual benefit maximum.

You can visit [www.metlife.com/dental](http://www.metlife.com/dental) for the most current MetLife national dental provider directory.

#### Eligibility

Electric Boat retirees and spouses receive one opportunity to enroll in the MetLife Dental program. That opportunity is typically at age 65 or at retirement.

Retirees and spouses that waived coverage during their 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 during 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 Plan Option 1 and Plan Option 2 each year upon the plan year anniversary. The plan year renews each February 1<sup>st</sup>.

#### Billing and administration of the MetLife dental plans

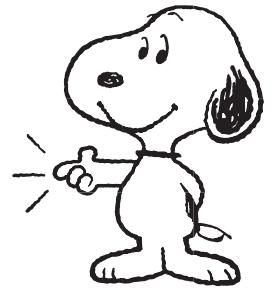
Electric Boat retirees and spouses will receive enrollment materials when first eligible for the MetLife dental plans directly from MetLife. Any retiree or spouse that waived dental enrollment previously but may be eligible should contact Beacon Retiree Benefits Group for enrollment assistance.

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 change each February 1<sup>st</sup>.



Electric Boat Corporation

# How to keep Dental Benefits in retirement.



Just because you are retired or are 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 Dental Plan for Retirees. 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 rate chart on the next page 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 fee*	Out of Network Plan pays percent of Reasonable & Customary fee**	In Network Plan pays percent of negotiated fee*	Out of Network Plan pays percent of Reasonable & Customary fee**
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% negotiated fees apply*	0%	50% negotiated fees apply*	50%

## FULL SERVICE DENTAL

### 2024 RATES\*

**12 - Month Guarantee**

See Area Schedule Below	LOW PLAN - OPTION 1 MONTHLY PREMIUM			HIGH PLAN - OPTION 2 MONTHLY PREMIUM		
	EE Only	EE + 1	EE +> 1	EE Only	EE + 1	EE +> 1
<b>Area 1</b>	\$24.50	\$45.75	\$69.25	\$43.75	\$86.75	\$116.75
<b>Area 2</b>	\$26.50	\$50.00	\$77.50	\$48.75	\$100.75	\$139.00
<b>Area 3</b>	\$29.75	\$59.25	\$84.75	\$59.25	\$115.75	\$158.00
<b>Area 4</b>	\$31.75	\$63.75	\$92.25	\$63.75	\$124.25	\$173.00
<b>Area 5</b>	\$32.75	\$65.75	\$98.75	\$67.00	\$132.50	\$183.50
<b>Area 6</b>	\$34.75	\$70.25	\$106.00	\$72.25	\$144.25	\$198.25
<b>Area 7**</b>	\$26.50	\$50.00	\$77.50	\$48.75	\$100.75	\$139.00

**Rates are valid from January 2024 to December 2024**

### AREA SCHEDULE

#### How to use this chart:

To determine the appropriate premium rates for an FSD plan, look up the enrollee's state of residence on this chart, and then look up the enrollee's 3-digit zip code, if applicable. Use the Area number that applies to your state/zip to determine the premium rate from the FSD Premium Rate Schedule above.

State	Area	First 3 Digits of Zip Code (if applicable)
Alabama	1	350-354, 362-364, 367-369
	2	355-361, 365-366
Alaska	6	
Arizona	2	850-857
	3	859-865
Arkansas	2	
California	2	923-925
	3	900, 905-922, 926-938, 952-953, 955-961
	4	901-904, 939, 945-946, 948, 950-951
	5	940-944, 947, 949, 954
Colorado	3	
Connecticut	4	
Delaware	4	197, 199
	5	198
D.C.	3	
Florida	2	320-322, 325-329, 334-338, 342-349
	3	323-324, 333, 339-341
	4	330-332
Georgia	2	306-310, 312, 319
	3	300-305, 311, 313-318, 398
Hawaii	3	
Idaho	2	
Illinois	1	624, 628-629
	2	609-623, 625-627
	3	600-608
Indiana	1	471, 475
	2	460-462, 465-470, 472-474, 476-479
	3	463-464
Iowa	1	508-510, 512-516
	2	500-507, 520-528
	3	511
Kansas	2	
Kentucky	1	400-404, 406-409, 411-419, 425-427
	2	405, 410, 420-424
Louisiana	7	
Maine	3	042-044, 046-047, 049
	4	039-041, 045, 048
Maryland	1	215
	2	206, 210-214, 216-219
	3	207-209
Massachusetts	3	010, 012-013
	4	011, 014-027
Michigan	2	486
	3	480-485, 487-499
Minnesota	3	
Mississippi	2	
Missouri	1	645
	2	630-644, 646-651, 653-659
	3	652

State	Area	First 3 Digits of Zip Code (if applicable)
Montana	3	
Nebraska	1	680-684, 689-690
	2	685-688, 691-693
Nevada	2	889-891
	4	893-898
New Hampshire	4	030, 032, 034-038
	5	031, 033
New Jersey	2	071-072
	3	070, 073, 077, 080-087
	4	074-076, 078-079, 088-089
New Mexico	3	
New York	2	104, 124-129, 133-136, 142
	3	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149
	4	063, 105-108, 111-114, 116
	6	100-102
North Carolina	3	270-281, 283-289
	4	282
North Dakota	3	
Ohio	2	430-435, 437-459
	3	436
Oklahoma	2	731, 735-749
	3	730, 734
Oregon	3	
Pennsylvania	1	150-156, 159-161, 163-164, 171-172, 185, 187
	2	157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192
	3	169, 177-179, 189, 193-196
Puerto Rico	1	
Rhode Island	3	
South Carolina	3	
South Dakota	2	570, 572-577
	3	571
Tennessee	2	
Texas	1	782
	2	754-759, 764-769, 773-774, 776-781, 783-785, 788-789, 794-799
	3	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885
Utah	1	
Vermont	4	
Virginia	2	230-246
	3	201, 220-229
Virgin Islands	3	
Washington	3	990-992, 994
	4	985-989, 993
	5	980-984
West Virginia	2	
Wisconsin	3	
Wyoming	2	

# Dental information available through the MetLife Mobile App



## MetLife

### Viewing your dental plan just got easier with the MetLife Mobile App.<sup>1</sup>

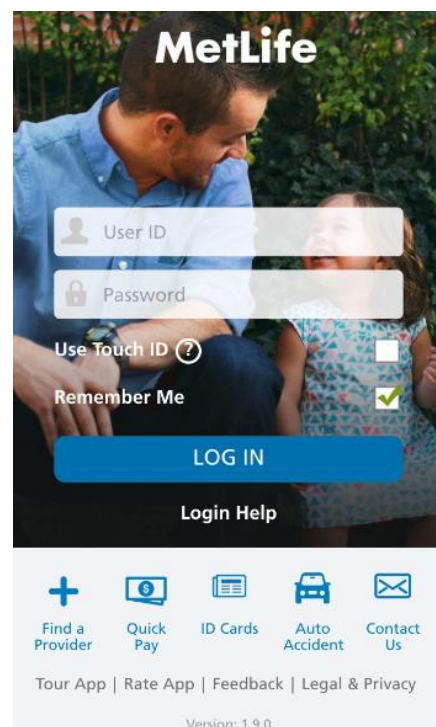
You can:

- ✓ Find a dentist
- ✓ View your plan summary and claims
- ✓ View your ID card

**It's easy!** Search "MetLife" at iTunes App Store or Google Play to download the App. Search our network of thousands of dentists and specialists to find a provider near you.

Or log-in to MyBenefits to access your plan information.<sup>1</sup>

**It's available** 24 hours a day, seven days a week.



<sup>1</sup> Certain features of the MetLife Mobile App are not available for all MetLife Dental plans. Before using the MetLife Mobile App, you must register at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) from a computer. Registration cannot be done from your mobile device.

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

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