

**BOARD OF TRUSTEES  
NON-UNIT HIGHER EDUCATION HEALTH AND WELFARE FUND  
P.O. Box 1379  
Marblehead, Massachusetts 01945**

September 1, 2023

Dear Higher Education Employee:

On behalf of the Trustees of the Non-Unit Employee Health and Welfare Fund, welcome! We invite you to participate in the Non-Unit MetLife Dental Plan. Enclosed with this letter is an enrollment form and plan coverage information.

As of July 1, 2023, the employee contribution amounts to the dental plan sponsored by the Fund are:

**TRUSTEES**

**Kevin R. Barrett, Treasurer**  
krb12@comcast.net

**Steve Fabrucci, Secretary**  
MartaFinteriors@gmail.com

**Marie H. Bowen**  
marie.bowen@umb.edu

**Myra D. Smith**  
msmith@stcc.edu

**Individual Coverage**  
\$22.80/month

**Family Coverage**  
\$45.60/month

The Non-Unit MetLife Dental Plan continues to be among the best dental plans offered to public employees in the Commonwealth, providing:

- 100% coverage for preventive services
- 80% coverage for basic restorative services
- 50% coverage for major restorative services
- a low annual deductible of \$25 per person, with a \$75 family limit
- an annual maximum benefit of \$2,000 for each covered individual
- coverage for dependents, including orthodontia, up to age 26

You are free to select any dentist, but your out-of-pocket costs may be significantly lower if you receive care from a dentist who participates in MetLife's Preferred Dentists network, because MetLife caps procedure charges for their network dentists. Approximately 70% of the over 3,300 practicing dentists in Massachusetts participate in the MetLife network.

Enrollment services for the plan are administered by Health Plans, Inc. (HPI). To view enrollment information and your specific effective date with the plan, or to download plan materials and forms, visit BHE's dedicated website, **HealthPlansInc.com/BHE**. If you have any enrollment questions, you may contact HPI at **877-906-5939**, Monday through Friday from 8:00AM to 6:00PM (ET), or visit them online and click on **Contact**. Thank you for providing us with this opportunity to serve you.

Sincerely,

/s/ John S. Nicolas

John S. Nicolas  
KD Consulting Group, Fund Administrator



## Dental Insurance

Coverage that can help make it easier to visit a dentist and can help lower your dental costs.

### Non-Unit Employee Health and Welfare Fund Active Employees

#### Network: PDP Plus

	In-Network <sup>1</sup> % of Negotiated Fee <sup>2</sup>	Out-of-Network <sup>1</sup> % of R&C Fee <sup>**</sup>
<b>Coverage Type</b>		
<b>Type A: Preventive</b> (cleanings, exams, X-rays)	100%	100%
<b>Type B: Basic Restorative</b> (fillings, extractions)	80%	80%
<b>Type C: Major Restorative</b> (bridges, dentures)	50%	50%
<b>Type D: Orthodontia</b>	50%	50%
<b>Deductible<sup>†</sup></b>		
Individual	\$25	\$25
Family	\$75	\$75
<b>Annual Maximum Benefit</b>		
Per Person	\$2,000	\$2,000
<b>Orthodontia Lifetime Maximum</b>		
Per Person <sup>***</sup>	\$2,000	\$2,000

**Child(ren)'s eligibility** for dental coverage is from birth up to age 26.

<sup>1</sup> "In-Network Benefits" refers to benefits provided to benefits provided under this plan for covered dental services that are provided by a participating dentist. "Out-of-Network Benefits" refers to benefits provided under this plan for covered dental services that are not provided by a participating dentist.

<sup>2</sup> Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

<sup>\*\*</sup> R&C fee refers to the Reasonable and Customary (R&C) charge, which 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.

<sup>†</sup> Applies only to Type B & C Services.

<sup>\*\*\*</sup> Orthodontia excluded for adults. Available for dependent children up to age 26.

#### List of Primary Covered Services & Limitations\*



## Dental Insurance

Coverage that can help make it easier to visit a dentist and can help lower your dental costs.

### Non-Unit Employee Health and Welfare Fund Active Employees

The service categories and plan limitations shown 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.

Plan Type	How Many/How Often
<b>Type A — Preventive</b>	
Prophylaxis (cleanings)	One per 6 months
Oral Examinations	One exam per 6 months
Topical Fluoride Applications	One fluoride treatment per calendar year for dependent children up to his/her 19th birthday
X-rays	<ul style="list-style-type: none"> <li>Full mouth X-rays; one per 60 months</li> <li>Bitewings X-rays; one set per calendar year for adults; two sets per calendar year separated by 6 months for children</li> </ul>
Space Maintainers	Space maintainers for dependent children up to his/her 19th birthday
Sealants	One application of sealant material every 60 months for each non-restored, non-decayed 1st and 2nd molar of a dependent child up to his/her 16th birthday
<b>Type B — Basic Restorative</b>	
Fillings	
Simple Extractions	
Crown, Denture and Bridge Repair/ Recementations	
Oral Surgery	
Endodontics	Root canal treatment limited to once per tooth per 24 months
General Anesthesia	When dentally necessary in connection with oral surgery, extractions or other covered dental services
Periodontics	<ul style="list-style-type: none"> <li>Periodontal scaling and root planing once per quadrant, every 24 months</li> <li>Periodontal surgery once per quadrant, every 36 months</li> <li>Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year</li> </ul>
<b>Type C — Major Restorative</b>	
Implants	Replacement once every 7 years
Bridges and Dentures	<ul style="list-style-type: none"> <li>Initial placement to replace one or more natural teeth, which are lost while covered by the plan</li> <li>Dentures and bridgework replacement; one every 7 years</li> <li>Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed</li> </ul>
Crowns, Inlays and Onlays	Replacement once every 7 years

### Type D — Orthodontia



## Dental Insurance

Coverage that can help make it easier to visit a dentist and can help lower your dental costs.

### Non-Unit Employee Health and Welfare Fund Active Employees

- Your children, up to age 26, are covered while Dental insurance is in effect.
- All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia
- Payments are on a repetitive basis
- 20% of the amount charged by the dentist will be considered at initial placement of the appliance and paid based on the plan benefit's coinsurance level for Orthodontia as defined in the plan summary
- Orthodontic benefits end at cancellation of coverage

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.

## Exclusions

### This plan does not cover the following services, treatments and supplies:

- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
- Services for which you would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by you or your Dependent before the Dental Insurance starts for that person;
- Services which are primarily cosmetic (for Texas residents, see notice page section in Certificate);
- Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
  - Scaling and polishing of teeth; or
  - Fluoride treatments;
- Services or appliances which restore or alter occlusion or vertical dimension;
- Restoration of tooth structure damaged by attrition, abrasion or erosion;
- Restorations or appliances used for the purpose of periodontal splinting;
- Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco;
- Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
- Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
- Missed appointments;
- Services:
  - Covered under any workers' compensation or occupational disease law;
  - Covered under any employer liability law;
  - For which the employer of the person receiving such services is not required to pay; or
  - Received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital;
- Services covered under other coverage provided by the Employer;
- Temporary or provisional restorations;
- Temporary or provisional appliances;
- Prescription drugs;
- Services for which the submitted documentation indicates a poor prognosis;
- The following when charged by the Dentist on a separate basis:
  - Claim form completion;
  - Infection control such as gloves, masks, and sterilization of supplies; or
  - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
- Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
- Caries susceptibility tests;

## Dental Insurance

Coverage that can help make it easier to visit a dentist and can help lower your dental costs.

### Non-Unit Employee Health and Welfare Fund Active Employees

- Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Initial installation of a full or removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Addition of teeth to a partial removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Implants supported prosthetics to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders;
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Intra and extraoral photographic images

## Limitations

**Alternate Benefits:** Where two or more professionally acceptable dental treatments for a dental condition exist, payment is based on the least costly treatment alternative. If you and your dentist have agreed on a treatment that is more costly than the treatment upon which the plan benefit is based, you will be responsible for any additional payment responsibility. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plan's payment for those services, and your out-of-pocket expense. Actual payments may vary from the pretreatment estimate depending upon annual maximums, plan frequency limits, deductibles and other limits applicable at time of payment.

**Cancellation/Termination of Benefits:** Coverage is provided under a group insurance policy (Policy form GPNP99) issued by Metropolitan Life Insurance Company (MetLife). Coverage terminates when your participation ceases, when your dental contributions cease or upon termination of the group policy by the Policyholder or MetLife. The group policy terminates for non-payment of premium and may terminate if participation requirements are not met or if the Policyholder fails to perform any obligations under the policy. The following services that are in progress while coverage is in effect will be paid after the coverage ends, if the applicable installment or the treatment is finished within 31 days after individual termination of coverage: Completion of a prosthetic device, crown or root canal therapy.

Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

## Questions & Answers



## Dental Insurance

Coverage that can help make it easier to visit a dentist and can help lower your dental costs.

### Non-Unit Employee Health and Welfare Fund Active Employees

#### Q. Who is a participating dentist?

- A. A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Negotiated fees typically range from 30% – 45% below the average fees charged in a dentist's community for the same or substantially similar services.<sup>†</sup>

#### Q. How do I find a participating dentist?

- A. There are thousands of general dentists and specialists to choose from nationwide --so you are sure to find one that meets your needs. You can receive a list of these participating dentists online at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-942-0854 to have a list faxed or mailed to you.

#### Q. What services are covered under this plan?

- A. The Plan documents set forth the services covered by your plan. The List of Primary Covered Services & Limitations herein contains a summary of covered services. In the event of a conflict between the Plan documents and this summary, the terms of the Plan documents shall govern. Please review the enclosed plan benefits to learn more.

#### Q. May I choose a non-participating dentist?

- A. Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist your out-of-pocket costs may be higher.

#### Q. Can my dentist apply for participation in the network?

- A. Yes. If your current dentist does not participate in the network and you would like to encourage him/her to apply, ask your dentist to visit [www.metdental.com](http://www.metdental.com), or call 1-866-PDP-NTWK for an application.<sup>††</sup> The website and phone number are for use by dental professionals only.

#### Q. How are claims processed?

- A. Dentists may submit your claims for you which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or request one by calling 1-800-942-0854.

#### Q. Can I get an estimate of what my out-of-pocket expenses will be before receiving a service?

- A. Yes. You can ask for a pretreatment estimate. Your general dentist or specialist usually sends MetLife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. We recommend that you request a pre-treatment estimate for services in excess of \$300. Simply have your dentist submit a request online at [www.metdental.com](http://www.metdental.com) or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

#### Q. Can MetLife help me find a dentist outside of the U.S. if I am traveling?

- A. Yes. Through international dental travel assistance services\* you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits.<sup>\*\*</sup> Please remember to hold on to all receipts to submit a dental claim.

#### Q. How does MetLife coordinate benefits with other insurance plans?

- A. Coordination of benefits provisions in dental benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan. These rules determine the order in which the plans will pay benefits. If the MetLife dental benefit plan is primary, MetLife will pay the full amount of benefits that would normally be available under the plan, subject to applicable law. If the MetLife dental benefit plan is secondary, most coordination of benefits provisions require MetLife to determine benefits after benefits have been determined under the primary plan. The amount of benefits payable by MetLife may be reduced due to the benefits paid under the primary plan, subject to applicable law.

#### Q. Do I need an ID card?

- A. No. You do not need to present an ID card to confirm that you are eligible. You should notify your dentist that you are enrolled in the MetLife Preferred Dentist Program. Your dentist can easily verify information about your coverage through a toll-free automated Computer Voice Response system.

<sup>†</sup>Based on internal analysis by MetLife. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

## Dental Insurance

Coverage that can help make it easier to visit a dentist and can help lower your dental costs.

### Non-Unit Employee Health and Welfare Fund Active Employees

††Due to contractual requirements, MetLife is prevented from soliciting certain providers.

\*AXA Assistance USA, Inc. provides Dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. Referral services are not available in all locations. Exclusions: The AXA Travel Assistance Program is available for participants in traveling status. Whenever a trip exceeds 120 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for the services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. Benefits will not be paid for any loss or injury that is caused by or is the result from: pregnancy and childbirth except for complications of pregnancy, and mental and nervous disorders unless hospitalized. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US\$500,000. Treatment must be authorized and arranged by AXA Assistance's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

\*\*Refer to your dental benefits plan summary for your out-of-network dental coverage.

Group dental plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.



# Protect your vision with a discount program offered at no cost to you.

As an employee, you automatically get the MetLife VisionAccess program.<sup>1</sup> You and your family get discounts at a nationwide network of private practices.<sup>2</sup> Discounts include:

## Discounts on a range of eyecare products and services.

With the MetLife VisionAccess program, you may save<sup>2</sup>:

- 20% off exam, 15% for contact lens exam
- 20% off lenses and lens options
- 25% off frames
- 20% off non-prescription sunglasses

Discounts are off of the vision specialist's usual and customary fee and only available through private practices participating in the MetLife VisionAccess network.

## Discounts on laser vision correction.<sup>3</sup>

Everyone's talking about laser vision correction, especially LASIK. With the MetLife VisionAccess program, you and your dependents qualify for up to 15% off the retail price or up to 5% off any promotional price.

## Automatic access to vision discounts for employees and their families.

Remember, there is no enrollment fee to participate or claim forms to complete. To receive your discounts just give the participating MetLife private practice provider your program code — **MET2020**.

## When it comes to vision care, the choice is clear.

For more information or a list of participating providers in your area, visit us online or call our Customer Service Center.

**To learn more, call 1-800 GET-MET8 (1-800 438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8 am–8 pm, EST).**

(When calling, say "Vision;" then say "MetLife Vision" at 2nd prompt; select 2 for MetLife VisionAccess Discount Program.)

1. MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates. MetLife VisionAccess is available at no charge and is not contingent upon the purchase of dental insurance.

2. Up to the listed discounts off of the providers Usual and Customary fee. Savings are not guaranteed, and are subject to various factors, including the availability of materials and costs of services provided.

3. Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Additional savings on laser vision care is only available at participating locations.