



## Spring 2022

The City of Boston is pleased to announce that we have partnered with MetLife to offer retirees and their dependents a new Dental benefit. This benefit will help reduce out-of-pocket expenses for dental care. Preventive benefits can help avoid costly dental treatment in the future.

### FREQUENTLY ASKED QUESTIONS

#### **When can I enroll?**

Initial enrollment into the MetLife Dental plan will occur from June 6<sup>th</sup> – 24<sup>th</sup>, 2022 for an effective date of July 1<sup>st</sup>, 2022. You may also enroll at the time of your retirement from the City of Boston or within 30 days of a qualifying life event (marriage, divorce, loss of coverage from another dental plan, etc.).

#### **Who is eligible to enroll in the MetLife Dental plan?**

Retirees who collect a monthly pension from the Boston Retirement system and their eligible spouse and dependent child/ren can enroll in this plan. Surviving spouses are eligible regardless if they collect a survivor's pension.

#### **What is the cost of the monthly premium?**

- Retiree Only: \$38.99
- Retiree + 1: \$74.02
- Retiree + Family: \$122.38

#### **How do I enroll in the MetLife Dental plan?**

Complete the City of Boston MetLife Dental Enrollment Form included in this mailing. The Dental enrollment form can also be found on [boston.gov/retirees](https://boston.gov/retirees) or by calling the Health Benefits Office at 617-635-4570 from 9 am to 5 pm.

To enroll for July 1<sup>st</sup>, 2022, a completed form must be received in the Health Benefits Office by June 24<sup>th</sup>, 2022, at 5:00 pm. After this date, you may enroll during a future Annual Enrollment or experience a qualifying life event.



**I am completing the MetLife Dental application and do not know my employee ID number. What should I enter into that field?**

If you do not know the 6-digit City of Boston ID number from when you were an active employee, please leave that section blank. Please *do not* enter your Retiree ID number.

**What if I already have a Dental plan through my former Union?**

Retirees of the Boston Firefighters Union, Boston Police Unions, and the Boston Teacher's Union may already be a member of a dental plan. It is solely at your discretion if you wish to remain in your current dental plan or if you wish to enroll in the City of Boston's MetLife dental plan. Please review each plan carefully as you make your decision. Health Benefits staff are not privileged to details regarding dental plans offered by your former Union and cannot assist in a comparison of your current plan and the MetLife Dental plan.

**What if I am retired, but my spouse is still working and I am covered on my working spouse's dental plan through his/her job with the City of Boston?**

Your spouse's active employee dental coverage is likely at no cost with the City of Boston as a Union member or managerial position. The MetLife dental plan monthly premiums are listed above.

**How do I know if my dentist takes MetLife Dental insurance?**

To locate in-network providers, go to [www.metlife.com](http://www.metlife.com). From the main screen, select Find a Dentist. On the next screen, under "Choose Your Network" select PDP Plus. You can also call MetLife at 800-942-0854.

**What is covered under the MetLife Dental plan?**

- Cleanings, dental exams, and x-rays are covered at 100%
- Fillings and extractions are covered at 80%
- Bridges and dentures are covered at 50%

**Is there a deductible on the MetLife Dental plan?**

- In-network providers: \$0 deductible
- Out-of-network providers: \$50 deductible per member to a max of \$150 per family.



### **What is the annual benefits maximum?**

The MetLife Dental plan with the City of Boston has an annual benefits maximum of \$1,250. This means that MetLife will pay \$1,250 towards the dental care you receive. Preventive and diagnostic services are excluded from the annual benefit maximum. There are in-network discounts on covered services even after you have reached the plan's annual maximum.

### **How do I pay for the MetLife Dental premiums?**

Dental plan premiums will be deducted from your monthly pension check. Surviving spouses who do not receive a pension will be billed monthly for premiums.