1. What is changing?
Effective January 1, 2023, the Harvard-sponsored dental insurance will change to MetLife Dental PDP Plus network.

2. Why is Harvard switching to MetLife Dental?
The University regularly evaluates the benefit vendors to manage cost, take advantage of new products, and provide faculty, staff, and retirees with comprehensive, competitive, and sustainable benefits. MetLife has one national network compared to Delta Dental’s multiple networks/administrators across the country. This will alleviate some claim reimbursement issues for members who live outside Massachusetts, which is important as we expand our workforce outside the state. Additionally, the move to MetLife dental will provide savings for both employees and the University, allowing us to add additional benefits, such as adult orthodontia, while keeping premiums down.

3. I am currently enrolled in the Delta Dental plan. Do I need to take any action to enroll in the MetLife Dental plan?
If you are currently enrolled in the Harvard-sponsored Delta Dental plan, you do not need to do anything. You will automatically transfer to the MetLife Dental plan at your current coverage level (individual, individual plus spouse, family, etc.) as of January 1, 2023. New ID cards, for use beginning January 1, 2023, will be mailed in late December. Note: cards for all enrolled family members will be in the subscriber’s name.

4. Will I have access to a specific MetLife Dental Network?
Although the plan offers out-of-network coverage, you will pay less if you see a provider who participates in MetLife Dental’s PDP Plus network. The PDP Plus network is a dental PPO plan and offers the greatest selection of participating dentists and specialists.

5. How can I find out if my dentist participates in the MetLife PDP Plus network?
You can check by going to MetLife Find a Dentist, asking your dentist if they are part of the MetLife Dental PDP Network, or calling MetLife Dental at 1-855-638-3941.

6. My current dentist is not in the MetLife Dental PDP Plus Network. Can they apply to participate?
Yes. If your dentist is interested in applying to the PDP Plus Network, ask them to visit metdental.com, or call 1-866-PDP-NTWK (1-866-737-6895) for an application. The website and phone number are for use by dental professionals only.

7. My dentist does not want to join the MetLife PDP Plus Network. Will the plan still pay for my expenses?
Yes. The Harvard-sponsored plan covers eligible services provided by non-participating providers. Most dentists will file claims with MetLife on your behalf. However, in some instances, you may have to pay the provider and file for reimbursement through MetLife. Visit the MetLife Dental website for more information including a plan summary.

8. How will my out-of-pocket costs differ if I see an in-network MetLife dentist versus an out-of-network dentist?
MetLife negotiates discounts with participating network providers. Your out-of-pocket costs will be lower when you visit a network provider. Following is an example comparing in-network and out-of-network costs for a Filling (resin – one surface anterior) performed in Boston with an average charge of $220.

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Filling: resin one surface average cost</td>
<td>$220.00</td>
<td></td>
</tr>
<tr>
<td>MetLife negotiated fee</td>
<td>$101.00</td>
<td>NA</td>
</tr>
<tr>
<td>MetLife pays 75% coinsurance</td>
<td>$75.75</td>
<td>$165.00</td>
</tr>
<tr>
<td>You pay 25% coinsurance</td>
<td>$25.25</td>
<td>$55.00</td>
</tr>
</tbody>
</table>

Approximate savings from visiting a participating dentist: $29.75. Your savings is the difference between the in-network out-of-pocket cost and the out-of-network out-of-pocket cost.
9. When can I make changes to my dental coverage?
If you are an Active employee, you can make changes to your coverage (enrolling, canceling, adding eligible dependents, etc.) during the Annual Open Enrollment period (October 25 through November 3, 2022). Changes will be effective January 1, 2023.

If you are a Retiree and you did not enroll in dental at the time of your retirement, or at the time you first enrolled in retiree medical coverage, you cannot enroll in dental coverage. If you cancel your dental coverage (either during open enrollment or with a qualified life event) you will not be able reenroll at a future date.

10. What if I miss the annual Open Enrollment Period?
If you miss the annual Open Enrollment period, you cannot make changes to your dental coverage unless you are within 30 days of a qualified life event such as marriage, birth or adoption of a child, loss of other dental coverage, etc.

11. Are there any changes to the coverage or coverage limits?
For the retiree dental plan, there are no plan changes. Go to the MetLife Dental website for coverage details.

For the active employee plan, there are some enhancements and changes effective January 1, 2023:

- Orthodontia coverage for dependent children and adults (currently only covers children under age 19)
- Sealant coverage for members aged 16 through 18 without the requirement of recent cavity and risk for decay (currently only covered with recent cavity and risk for decay)
- Coverage of general anesthesia and IV sedation based on dental and medical necessity (currently only covered for surgical removal of impacted teeth)
- Bone grafts covered based on medical necessity (currently limited to medical necessity but no more than two per quadrant)
- Dental implants covered based on medical necessity (currently have additional restrictions)
- Bitewing x-rays limited to once per year for adults (currently once per six months. Will continue to be once per six months for children under age 19). This aligns with industry guidelines to help reduce overexposure to radiation
- Prosthodontics covered once every 84 months (currently once every 60 months). Current literature indicates these services should last beyond 10 years

12. Where can I get more information about the plan?
Visit the MetLife Dental website where you can view plan summaries, additional FAQs, search for providers, and more.