

October 2024

Dear MetLife Dental enrollee:

**Notification of Change in Your Dental Plan (please read carefully)**

You are receiving this letter because you are currently enrolled in the MetLife dental plan through the Oak Ridge National Laboratory (ORNL).

Beginning January 1, 2025, your dental coverage will be through Delta Dental. Therefore, your coverage through MetLife will end on December 31, 2024.

ORNL will offer two dental options in 2025 through Delta Dental, a basic and enhanced plan, so you can select the plan that best suits you and your family's needs.

**Here are some highlights of the new, enhanced plan:**


- No deductible
- Increased calendar-year maximum of \$3,000 compared with \$1,500 in the basic plan (may benefit those needing implants or crowns during the plan year)
- Increased orthodontia maximum of \$3,000
- Adult orthodontia is covered for the first time

**Here are the next steps for each plan:**

- Want the basic dental plan? ORNL will enroll you in the Delta Dental basic plan automatically. **You don't need to do anything.**
- Want the enhanced dental plan? You must select the Delta Dental enhanced plan by calling ADP at 1-800-211-3622 during Open Enrollment, October 15 – 31, 2024. Their hours are Monday through Friday, 8 a.m. – 8 p.m., and Saturday, 8 a.m. – 5 p.m. (EST).

To check whether your current dentist is in network at Delta Dental, visit [www.deltadentaloh.com](http://www.deltadentaloh.com) and do the following:

- Select “Find a Dentist” and select “Delta Dental PPO and Delta Dental Premier”
- Delta Dental PPO dentists accept deeper discounts than Premier dentists, which means lower out-of-pocket costs for you if you need care other than your routine exams and cleaning.

**More information on the back** 

<b>Delta Dental Plan Comparison</b>		
<b>Services covered</b>	<b>Basic plan in network</b>	<b>Enhanced plan in network</b>
Annual deductible	\$50 per person	N/A
Calendar-year maximum (excludes diagnostic casts, cephalometric film, photos, and orthodontics)	\$1,500	\$3,000
Preventive and diagnostic services	Covered 100%	Covered 100%
Basic services	Covered 80% after deductible	Covered 80%
Major services	Covered 50% after deductible	Covered 50%
Lifetime orthodontic maximum	Up to \$1,500 (dependents up to age 26)	Up to \$3,000 (all covered members)

<b>Monthly Premiums</b>		
<b>Coverage level</b>	<b>Basic plan monthly premium</b>	<b>Enhanced plan monthly premium</b>
Retiree only	\$8.90	\$18.69
Retiree + one	\$17.80	\$37.38
Retiree + two or more	\$26.70	\$56.07

Be on the lookout for open enrollment mailings from Delta Dental and ORNL Benefits with more information about these options. Also, visit our retiree benefits website at <https://benefits.ornl.gov/>.

Sincerely,

ORNL Retirement Services