

October 2024

Dear MetLife Dental Plan Participant:

Notification of Change in Your Dental Plan

Please read this letter carefully.

You are receiving this letter because you are currently enrolled in the MetLife dental plan.

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

Oak Ridge National Laboratory (ORNL) will offer two dental options in 2025, basic and enhanced, so you can select the plan that best suits your and your family's needs. Both options will be offered through Delta Dental.

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 basic Delta Dental plan automatically. **You don't need to do anything.**
- Want the enhanced dental plan? You must select the enhanced Delta Dental plan during open enrollment.

For more information, visit our open enrollment website at <https://openenrollment.ornl.gov>. To enroll in the Delta Dental enhanced plan, log into my.adp.com during open enrollment, which is October 15–31, 2024, or call 1-800-211-3622, 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, 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 

The following table shows plan comparisons and rates:

Delta Dental Plans		
Services covered	Basic plan in network	Enhanced plan in network
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)

PREMIUMS		
Coverage level	Basic plan monthly premium	Enhanced plan monthly premium
Employee only	\$7.12	\$16.80
Employee + one	\$14.24	\$33.59
Employee + two or more	\$21.36	\$50.39

Be on the lookout for open enrollment mailings from Delta Dental and ORNL Benefits. Also, monitor *ORNL Today* for an article about information sessions that Delta Dental will be hosting on October 15th and 16th. Plan to attend in person to learn more about your options and ask questions of the experts.

Sincerely,

ORNL Benefits