



Group Retirement
Dental Benefits



You don't ever have to retire from first-rate dental care.

Sample A. Sample
123 Any Road/Street
Any City, State

Chevron Retirees Association Member

Your enrollment period ends:
April 15, 2014

Dear Ms. Sample,

GREAT NEWS! If you missed your initial chance to enroll in the MetLife Retiree Dental Program – you now have one last **opportunity!** By enrolling, you will benefit from MetLife's newly expanded dental network, which gives you a larger selection of dentists to choose from. That's not all, once enrolled you will have access to the MetLife VisionAccess program at no additional cost!

You've retired, but that doesn't mean you have to lose your benefits. Sign up for Retirement Dental Benefits from MetLife now and choose from two affordable options — don't let unforeseen dental expenses get in the way of a happy retirement.

Both options also include these features:

- Preventive services (including exams, cleanings and X-rays) are covered 100%.
- Negotiated fees, which can offer you savings on out-of-pocket costs², even on non-covered services and those that occur after the annual benefit maximum is reached.³
- Freedom to use any dentist. Since you're more likely to go regularly to a dentist you trust (and going on a regular basis is a great thing), you can go to ANY dentist you want.

By enrolling in MetLife's Retirement Dental Benefits Program, you can save money on your dental costs.

Important:

Please use your ID number when calling, for any online transaction or when completing the enclosed enrollment form.

Your ID number is – [123456789]

**Retirement Dental Benefits
Payment options**

The below rates¹ are effective for your coverage period of May 1, 2014 through April 30, 2015.

Self:	Option 1	Option 2
Monthly*	\$XX	\$XX
Quarterly	\$XX	\$XX
Self + 1	Option 1	Option 2
Monthly*	\$XX	\$XX
Quarterly	\$XX	\$XX
Self + 2	Option 1	Option 2
Monthly*	\$XX	\$XX
Quarterly	\$XX	\$XX

*Requires setup of electronic funds transfer (EFT).

Option 1

covers preventive and basic dental treatment, like cleanings, X-rays and fillings

Option 2

covers the above, plus some of the major, more expensive procedures, like crowns and dentures

Here is an illustrative example to show you how you could save based on [XXXXX] zip code.

	Dentist Charge	MetLife Negotiated Fee	Plan Pays	Your Cost	You Save With MetLife Dental
Exam & Cleaning	\$XX	\$XX	\$XX	\$XX	\$XXX
Filling	\$XXX	\$XXX	\$XXX	\$XX	\$XXX
Crown	\$X,XXX	\$XXX	\$XXX	\$XXX	\$XXX

This is for illustrative purposes only. Savings from enrolling in a dental benefits plan will depend on various factors, including how often participants visit the dentist and the cost of services covered. Plan Payment and cost share are calculated based on services received in-network from a participating dentist. If you receive services from an out-of-network dentist, plan payments and cost share may vary.

So many ways to save, you'll smile

And, with the MetLife PDP Plus network you'll have thousands of general dentists and specialists to choose from. Visit www.metlife.com/mybenefits and enter Chevron to check whether your dentist is in the network and learn more about MetLife's Dental Benefits.

Flexible billing options to fit your needs

- **Monthly** – This requires an electronic funds transfer (EFT) setup that automatically deducts the payments from your checking or savings account each month. If you wish to select this option, fill out the enclosed EFT form and mail it in with your enrollment form.
- **Quarterly** – This is the default payment option if you don't complete an EFT form. Your first quarterly bill will be mailed to you after you enroll.
- **Annually** – To select this option, mail in the payment for the entire year with your first quarterly bill.

Three easy ways to enroll:

Mail

Simply complete the enrollment form and mail it in the postage-paid envelope. Remember to include the EFT authorization form if you would like to select the monthly billing option.

Online

Visit www.metlife.com/mybenefits.
Please note that online enrollment includes only the quarterly and annual billing options.

Phone

Call **1-866-832-5756** to speak with a Customer Service Representative.

TDD number for the hearing or speech impaired: 1-888-671-4265.

For prompt service, just follow these instructions:

- Say "Dental" when asked to state the product you are calling about.
- Enter your **SSN** when asked.

Peace of mind

Dental benefits from MetLife can make your retirement much more relaxing. We've been offering dental benefits for years and by now we understand what means the most to you. Let us know how we can serve you even better.

Don't miss out on this second-chance offer. Act now, your enrollment period ends April 15, 2014.

¹ Rates listed are based on your address provided by your former employer.

² Savings from enrolling in the Retirement Dental Benefits program will depend on various factors, including how often participants visit the dentist and the cost of services covered.

³ Negotiated fees refer to the fees that participating dentists have agreed to accept as payment in full, for services rendered by them. Negotiated fees are subject to change.