IT’S TIME TO ENROLL FOR YOUR BENEFITS

Con Edison and Orange & Rockland
Welcome!

The first step in choosing your benefits is to learn the details. Take the time to review the enclosed benefit options, so you can feel confident and informed when making your enrollment decision.

If you need help or have any questions, you can reach out to your plan administrator or contact MetLife through the resources provided on the At-A-Glance page.

Take advantage of the valuable benefits available to you through your employer and enroll today!
Understanding Your Dental Plan

The Preferred Dentist Program was designed to help you get the dental care you need and help lower your costs. You get benefits for a wide range of covered services — both in and out of the network.

The goal is to deliver affordable protection for a healthier smile and a healthier you. You also get great service and educational support to help you stay on top of your care.

**Freedom of choice to go to any dentist.**

You have the flexibility to visit any dentist — your dentist — and receive coverage under the plan. Just remember that non-participating dentists haven’t agreed to charge negotiated fees. That means you usually save more dental dollars when you go to a participating dentist.

If you prefer to stay in the network, there are thousands of general dentists and specialists to choose from nationwide — so you are sure to find one who meets your needs. Plus, all participating dentists go through a rigorous selection and review process.¹ This way you don’t need to worry about quality. You also don’t need any referrals.

To check out the general dentists and specialists in the PDP Plus network, visit [www.metlife.com/dental](http://www.metlife.com/dental).

**Additional savings when you visit participating dentists.**

Your out-of-pocket costs are usually lower when you visit network dentists. That’s because they have agreed to accept negotiated fees that are typically 15 to 45% less than average dental charges in the same community. This may help lower your final costs and stretch your plan maximum. Negotiated fees may even extend to non-covered services and services provided after you’ve reached the plan maximum.²

**Service where and when you want it.**

MyBenefits, your secure self-service website, is available 24/7.³ You can use the site to get estimates on care or check coverage and claim status. Plus, if you are on the go and need to find an in-network provider, view a claim or see your ID card, there’s an app for that.⁴ Search “MetLife” at the iTunes App Store or Google Play to download the app.⁵

**Educational tools and resources.**

The right dental care is an essential part of good overall health. That’s why you and your dentist get resources to help make informed decisions about your oral health. You’ll find a range of topics on our online dental education website, [www.oralfitnesslibrary.com](http://www.oralfitnesslibrary.com). Read up on the link between dental and overall health, kids’ dental health and more. You can also put your oral health to the test by taking an online risk assessment.
The information below explains certain terms to make it easier for you to understand and use your benefits.

1. **Coverage Types.** Dental procedures are grouped into the following categories: Preventive (Type A), Basic Restorative (Type B), Major Restorative (Type C), and Orthodontia (Type D). Your group’s plan determines how each procedure is categorized (Type A, B, C, D). Generally, benefits for Type A procedures pay at the highest benefits level because they prevent and diagnose dental disease.

2. **Co-insurance.** The co-insurance percentage helps determine what your out-of-pocket costs will be for each coverage type. Each Type − A, B, C, and D − has a pre-set percentage that represents what your plan will reimburse for the services in each category. Your total out-of-pocket responsibility is subject to any deductibles, benefit maximums, plan provisions, if you receive out-of-network services, and your plan’s basis for reimbursement. Please see your Dental Plan Benefits Summary for more information.

3. **Deductible.** This is the amount you must pay out-of-pocket before benefit payments will be made by the plan. For most plans, the deductible amounts for in-network services are less than the amount for out-of-network services. Many plans do not require that a deductible be met for Type A services.

4. **Annual Maximum Benefit.** This is the total amount the plan will pay in the plan year. Once this amount is reached, no further benefits will be paid. However, you may still be eligible to receive services at the negotiated fee rates when visiting a participating dentist.

5. **Orthodontia Lifetime Maximum.** Not all plans cover Orthodontia Treatment. If your plan covers Orthodontia there is a Lifetime Maximum that is applicable only to Orthodontia. This does not affect your Annual Maximum Benefit for Types A, B, and C coverages. The Lifetime Maximum is the total amount the plan will pay for orthodontic services for each covered person (subject to any plan age limitations). Once this amount is reached, no further benefits will be paid. However, you may still be eligible to receive services at the negotiated fee amounts when visiting a participating dentist.
Putting it all together – maximizing the value of your dental benefits.

- Make the most of your benefits — visit a participating dentist to reduce your out-of-pocket costs.
- Keep a healthy dental regimen by getting routine exams and cleanings – the cost of preventive services (Type A) is usually less than the cost for fillings, root canals, extractions, etc. – and can help to prevent the need for these higher-cost treatments.
- It is recommended that you request a pre-treatment estimate for services that cost more than $300. The estimate will give you an idea of what your out-of-pocket costs will be. To receive a benefit estimate, have your dentist submit a request online at www.metdental.com or by calling 1-877-MET-DDS9 (phone number and website for dental professionals only).
- Visit the dental education website at www.oralfitnesslibrary.com for important tools and resources to help you become more informed about dental care.

Remember, dental coverage can be an important part of protecting your health and finances. By using the educational tools and benefits made available to you through this plan, you’ll be better prepared to protect your oral health and your budget.

1. Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor’s credentialing process and requirements, not MetLife’s. If you should have any questions, contact MetLife Customer Service.

2. Negotiated fees on non-covered services may not apply in all states.

3. With the exception of scheduled or unscheduled systems maintenance or interruptions, the MyBenefits website is typically available 24 hours a day, 7 days a week.

4. The features of the MetLife Dental Mobile App are not available for all MetLife Dental Plans.

5. Before using the MetLife Dental Mobile App, you must register at www.metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

L0415417288[exp0616][All States][DC,GU,MP,PR,VI]
Metropolitan Life Insurance Company, New York, NY 10166
Con Edison and Orange & Rockland Dental Plan Benefits

Network: PDP Plus

Benefit Summary

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type A – preventative</td>
<td>90% of Negotiated Fee*</td>
<td>90% of Negotiated Fee**</td>
</tr>
<tr>
<td>Type B – basic restorative</td>
<td>50% of Negotiated Fee*</td>
<td>50% of Negotiated Fee**</td>
</tr>
<tr>
<td>Type C – major restorative</td>
<td>30% of Negotiated Fee*</td>
<td>30% of Negotiated Fee**</td>
</tr>
</tbody>
</table>

**Annual Maximum Benefit**

Per Person: $1,000

*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

** Out-of-Network Benefits: When you or your eligible spouse and/or dependent visit a non-participating dentist, plan benefits are based on the Negotiated Fee for your plan. You will be responsible for the difference between your dentist’s charge for a given service and the percentage of the Negotiated Fee your plan covers.

Monthly Rates
The following monthly rates are effective through December 31, 2016.

<table>
<thead>
<tr>
<th>Eligibility Options</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$24.07</td>
</tr>
<tr>
<td>Retiree + One</td>
<td>$53.87</td>
</tr>
<tr>
<td>Retiree + Family</td>
<td>$67.63</td>
</tr>
</tbody>
</table>

Eligibility Requirements:

**Retiree Eligibility:**
- Con Edison Retirees and Surviving Spouses who are pension eligible
- Orange & Rockland Retirees who are entitled to healthcare coverage

**Dependent Eligibility:**
- Spouse, Domestic Partner, Children.
- Children are covered until the end of the month of their 19th birthday or the end of the month of their 23rd birthday if unmarried and a full time student.
Important Eligibility Provisions:
You may only enroll for dental coverage when you are first eligible. The enrollment form must be received within 31 days of retirement.

Coverage Effective Date: The date MetLife receives the enrollment form determines the effective date of coverage. If the form is received on or before the 10th of the month, coverage will be effective the 1st of the following month. If the form is received after the 10th of the month, coverage will be effective the 1st of the second following month. For example, if you are eligible for coverage on September 1st and your enrollment form is received on August 5th, your coverage will be effective on September 1st. If your enrollment form is received on August 17th, your coverage will be effective on October 1st.

If you do not enroll when first eligible: You cannot elect coverage at a later date unless all of the following conditions are met: 1) You have been continuously covered under another employer group dental program since your retirement date. 2) There is a change in Qualifying Status, which is causing your dental coverage to end. (Termination of your employment or your spouse’s employment, if you are covered under your spouse’s plan, is considered a Qualifying Status change.) 3) You provide proof of group dental coverage and the coverage termination date along with your enrollment form within 31 days of the qualifying status change.

Coverage for New Dependents: If you acquire a new, eligible dependent (for example, through marriage or the birth or adoption of a child) you can elect coverage for your dependent by contacting Employee Benefits to request an enrollment form within 31 days of the addition of your dependent. The coverage effective date will be determined by the date the enrollment form is received by MetLife.

Termination of Coverage: If you wish to cancel your coverage, please call MetLife’s Customer Response Center at 1-800-634-0336. The date MetLife is notified will determine the cancellation date. If MetLife is notified on or before the 10th of the month, the cancellation date will be the last day of the current month. If MetLife is notified after the 10th of the month, the cancellation date will be the last day of the next month. After canceling your Retiree dental coverage, you can re-enroll, only if you have had other group dental coverage since the cancellation date and a Qualifying Status Change.

In Network Savings* Example
This hypothetical example** shows how receiving services from a participating dentist can help save you money.

Your Dentist says you need a Crown, a Type C service —
- Negotiated Fee: $670
- Dentist’s Usual Fee: $1,462

<table>
<thead>
<tr>
<th>IN-NETWORK When you receive care from a participating dentist</th>
<th>OUT-OF-NETWORK When you receive care from a non-participating dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist’s Usual Fee is: $1,462</td>
<td>Dentist’s Usual Fee is: $1,462</td>
</tr>
<tr>
<td>The Negotiated Fee is: $670</td>
<td>The Negotiated Fee is: $670</td>
</tr>
<tr>
<td>Your Plan Pays:</td>
<td>Your Plan Pays:</td>
</tr>
<tr>
<td>30% X $670 Negotiated Fee: - $201</td>
<td>30% X $670 Negotiated Fee: - $201</td>
</tr>
<tr>
<td>Your Out-of-Pocket Cost: $469</td>
<td>Your Out-of-Pocket Cost: $1,261</td>
</tr>
</tbody>
</table>

In this example, you save $792.00 ($1,261.00 minus $469.00)…by using a participating dentist.

*Savings from enrolling in the MetLife Preferred Dentist Program will depend on various factors, including how often participants visit the dentist and the cost for services rendered.

**Please note: This is a hypothetical example that reviews a porcelain/ceramic crown (D2740) in the Philadelphia area, zip 19151.
**List of Primary Covered Services & Limitations**

<table>
<thead>
<tr>
<th>Type A - Preventive</th>
<th>How Many/How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prophylaxis (cleanings)</td>
<td>• One in a six month period.</td>
</tr>
<tr>
<td>Oral Examinations</td>
<td>• One in a six month period.</td>
</tr>
<tr>
<td>Topical Fluoride Applications</td>
<td>• One fluoride treatment per calendar year for dependent children up to 19th birthday.</td>
</tr>
<tr>
<td>X-rays</td>
<td>• Full mouth X-rays: one per 60 months.</td>
</tr>
<tr>
<td></td>
<td>• Bitewing X-rays: one set per calendar year for adults; two sets per calendar year for children, separated by a six-month period.</td>
</tr>
<tr>
<td>Space Maintainers</td>
<td>• Space Maintainers for dependent children up to 19th birthday.</td>
</tr>
<tr>
<td>Sealants</td>
<td>• One application of sealant material every 5 years for each non-restored, non-decayed 1st and 2nd molar of a dependent child up to 19th birthday.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type B - Basic Restorative</th>
<th>How Many/How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fillings</td>
<td></td>
</tr>
<tr>
<td>Simple Extractions</td>
<td></td>
</tr>
<tr>
<td>Crown, Denture, and Bridge Repair</td>
<td></td>
</tr>
<tr>
<td>Endodontics</td>
<td>• Root canal treatment limited to once per tooth per 24 months.</td>
</tr>
<tr>
<td>General Anesthesia</td>
<td>• When dentally necessary in connection with oral surgery, extractions or other covered dental services.</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td></td>
</tr>
<tr>
<td>Periodontics</td>
<td>• Periodontal scaling and root planing once per quadrant, every 24 months.</td>
</tr>
<tr>
<td></td>
<td>• Periodontal surgery once per quadrant, every 36 months.</td>
</tr>
<tr>
<td>Periodontic Maintenance</td>
<td>• Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year.</td>
</tr>
<tr>
<td>Relines and Rebases</td>
<td>• Relines and rebases to dentures, limited to 36 months (covered only after six months following the initial installation.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type C - Major Restorative</th>
<th>How Many/How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgical Extractions</td>
<td></td>
</tr>
<tr>
<td>Bridges and Dentures</td>
<td>• Initial placement to replace one or more natural teeth, which are lost while covered by the Plan. Dentures and bridgework replacement: one every 10 years</td>
</tr>
<tr>
<td></td>
<td>• Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed.</td>
</tr>
<tr>
<td>Crowns/Inlays/Onlays</td>
<td>• Replacement: once every 5 years.</td>
</tr>
<tr>
<td>Harmful Habit Appliance</td>
<td>• Fixed and removable appliances to correct harmful habits.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type D - Orthodontia</th>
<th>How Many/How Often</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Not Covered</td>
</tr>
</tbody>
</table>

The service categories and plan limitations shown above represent an overview of your Plan Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan.
Common Questions… Important Answers

Who is a participating dentist? A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for services provided to plan members. Negotiated fees typically range from 15-45% below the average fees charged in a dentist’s community for the same or substantially similar services.*

* Based on internal analysis by MetLife. Savings from enrolling in a dental benefits plan will depend on various factors, including how often members visit participating dentists and the cost for services rendered. Negotiated fees are subject to change. Negotiated fees for non-covered services may not apply in all states.

How do I find a participating dentist? There are thousands of general dentists and specialists to choose from nationwide — so you are sure to find one who meets your needs. You can receive a list of these participating dentists online at www.metlife.com/dental or call 1-800-634-0336 to have a list faxed or mailed to you.

What services are covered by my plan? All services defined under your group dental benefits plan are covered. Please review the enclosed plan benefits to learn more.

Does the Preferred Dentist Program offer any discounts on non-covered services? Negotiated fees may extend to services not covered under your plan and services received after your plan maximum has been met, where permitted by applicable state law. If permitted, you may only be responsible for the negotiated fee.

* Negotiated fees are subject to change.

May I choose a non-participating dentist? Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher. He or she hasn’t agreed to accept negotiated fees. So you may be responsible for any difference in cost between the dentist's fee and your plan's benefit payment.

Can my dentist apply for participation in the network? Yes. If your current dentist does not participate in the network and you would like to encourage him or her to apply, ask your dentist to visit www.metdental.com, or call 1-866-PDP-NTWK for an application.*

* Due to contractual requirements, MetLife is prevented from soliciting certain providers.

How are claims processed? Dentists may submit your claims for you which means you have little or no paperwork. If you need a claim form, visit www.metlife.com/dental or request one by calling 1-800-634-0336.

Can I find out what my out-of-pocket expenses will be before receiving a service? Yes. You can ask for a pretreatment estimate. Your general dentist or specialist usually sends MetLife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. We recommend that you request a pre-treatment estimate for services in excess of $300. Simply have your dentist submit a request online at www.metdental.com or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, frequency limits and other conditions at time of payment.

Can MetLife help me find a dentist outside of the U.S. if I am traveling? Yes. Through international dental travel assistance services you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits.** Please remember to hold on to all receipts to submit a dental claim.

*International Dental Travel Assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with MetLife and any of its affiliates, and the services they provide are separate and apart from the benefits provided by MetLife.

** Refer to your dental benefits plan summary for your out-of-network dental coverage.

How does MetLife coordinate benefits with other insurance plans? Coordination of benefits provisions in dental benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan. These rules determine the order in which the plans will pay benefits. If the MetLife dental benefit plan is primary, MetLife will pay the full amount of benefits that would normally be available under the plan. If the MetLife dental benefit plan is secondary, most coordination of benefits provisions require MetLife to determine benefits after benefits have been determined under the primary plan. The amount of benefits payable by MetLife may be reduced due to the benefits paid under the primary plan.
Exclusions

This plan does not cover the following services, treatments and supplies:

- Temporomandibular joint (TMJ) disorders.
- Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which we deem experimental in nature;
- Services for which you would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by you or your Dependent before the Dental Insurance starts for that person;
- Services which are primarily cosmetic for Texas residents see notice page section in Certificate;
- Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for:
  - Scaling and polishing of teeth; or
  - Fluoride treatments;
- Services or appliances which restore or alter occlusion or vertical dimension;
- Restoration of tooth structure damaged by attrition, abrasion or erosion;
- Restorations or appliances used for the purpose of periodontal splinting;
- Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco;
- Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
- Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
- Missed appointments;
- Services:
  - Covered under any workers’ compensation or occupational disease law;
  - Covered under any employer liability law;
  - For which the employer of the person receiving such services is not required to pay; or
  - Received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital;
- Services covered under other coverage provided by the Employer;
- Temporary or provisional restorations;
- Temporary or provisional appliances;
- Prescription drugs;
- Services for which the submitted documentation indicates a poor prognosis;
- The following when charged by the Dentist on a separate basis:
  - Claim form completion;
  - Infection control such as gloves, masks, and sterilization of supplies; or
  - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide.
- Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food;
- Caries susceptibility tests;
- Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Other fixed Denture prosthetic services not described elsewhere in the certificate;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Initial installation of a full or removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Addition of teeth to a partial removable Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Implants including, but not limited to any related surgery, placement, restorations, maintenance, and removal;
- Repair of implants;
- Implants supported prosthetics to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture;
- Intra and extraoral photographic images.
- Orthodontia
- Intra and extraoral photographic images.
Alternate Benefits: Where two or more professionally acceptable dental treatments for a dental condition exist, reimbursement is based on the least costly treatment alternative. If you and your dentist have agreed on a treatment that is more costly than the treatment upon which the plan benefit is based, you will be responsible for any additional payment responsibility. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pretreatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plan’s reimbursement for those services, and your out-of-pocket expense. Procedure charge schedules are subject to change each plan year. You can obtain an updated procedure charge schedule for your area via fax by calling 1-800-942-0854 and using the MetLife Dental Automated Information Service. Actual payments may vary from the pretreatment estimate depending upon annual maximums, plan frequency limits, deductibles and other limits applicable at time of payment.

Cancellation/Termination of Benefits: Coverage is provided under a group insurance policy (Policy form GPNP99 / G.2130-S) issued by MetLife. Coverage terminates when your membership ceases, when your dental contributions cease or upon termination of the group policy by the Policyholder or MetLife. The group policy terminates for non-payment of premium and may terminate if participation requirements are not met or if the Policyholder fails to perform any obligations under the policy. The following services that are in progress while coverage is in effect will be paid after the coverage ends, if the applicable installment or the treatment is finished within 31 days after individual termination of coverage: Completion of a prosthetic device, crown or root canal therapy.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.
With MetLife, you and your family get much more than dental coverage. You get support and educational tools to help you achieve your oral health goals. Now that’s something to smile about.

We’re at your service.

With MyBenefits, managing your dental plan couldn’t be easier. The secure member website lets you take charge. You can:

- Review your dental policy information.
- View a list of your covered dependents and their coverage descriptions.
- Find a participating dentist.
- Check the status of your claims.
- Visit the oral health library to view educational articles and tools.

As a first time user, simply go to www.metlife.com/mybenefits and follow the easy registration instructions.

Find a network dentist.

With thousands of general dentists and specialists to choose from nationwide, you are sure to find one who meets your needs. Just log in to www.metlife.com/mybenefits and follow these steps:

- Click on “Find a Dentist”
- Enter your city, state or ZIP code.

If your current dentist does not participate in the network, you can encourage him or her to apply. Ask your dentist to visit www.metdental.com or call 1-877-MET-DDS9 for an application.¹

Tips for easy dental claim filing.

Filing a dental claim is simple — just follow these tips:

- Bring a claim form with you to your appointment.
- You can get additional claim forms three easy ways:
  - Call the automated voice response at 1-800-942-0854/1-800-GET-MET8/1-866-832-5756 to have a form sent to you.
  - Contact your Human Resources Representative.

Also, speak with your dentist about reimbursement arrangements before your appointment. Although most dentists will accept the claim reimbursement directly from MetLife, some may prefer to receive payment in-full before you leave your appointment. Since each dentist sets his or her own policy, you should discuss these arrangements before you receive any services.
International Dental Travel Assistance

This dental benefits plan includes international dental travel services which offer you and your covered dependents referrals for immediate dental care while traveling internationally. These services are available 24/7 and give you access to international dental providers in more than 200 countries. With just one phone call, you will reach a multilingual assistance coordinator who will help you get the care you need. Coverage will be considered under your out-of-network benefits. Be sure to hold on to all receipts to submit a dental claim. Claim forms are available online at www.metlife.com/mybenefits www.metlife.com/dental.

Help on the Go!

If you’re on the go and need to find an in-network provider, view a claim or see your ID card, there’s an app for that.

With the MetLife Dental Mobile App, you can:

✓ Find a dentist.
✓ View your claims.
✓ View your ID card.

It’s easy. Search “MetLife” at the iTunes App Store or Google Play to download the app. Then use your MyBenefits log in information to access these features.

It’s available 24 hours a day, seven days a week.

1. Due to contractual requirements, MetLife is prevented from soliciting certain providers.

2. Travel assistance services are administered by AXA Assistance USA, Inc. AXA Assistance is not affiliated with MetLife, and the services they provide are separate and apart from the benefits provided by MetLife. Referral services are not available in all locations.

3. Refer to your dental benefits plan summary for your out-of-network dental coverage.

4. The features of the MetLife Dental Mobile App are not available for all MetLife Dental Plans.

5. Before using the MetLife Dental Mobile App, you must register at www.metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.
Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Certain of the benefits mentioned in this communication may be sponsored by your employer as part of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Those policies/products which are not part of an employer-sponsored plan are offered by MetLife or an affiliate and are not subject to ERISA. With respect to employer-sponsored benefits, you should obtain additional information regarding terms and eligibility from your employer. The MetLife Auto & Home® Group Insurance Program is not part of your employer-sponsored plan and is not subject to ERISA.

The companies listed in this communication operate independently and are not responsible for each other's financial obligations.
Our Privacy Notice

We know that you buy our products and services because you trust us. This notice explains how we protect your privacy and treat your personal information. It applies to current and former customers. “Personal information” as used here means anything we know about you personally.

Plan Sponsors and Group Insurance Contract Holders

This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, or group insurance or annuity contract. In this notice, “you” refers to these individuals.

Protecting Your Information

We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our outside service providers must also protect it, and use it only to meet our business needs. We also take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.

Collecting Your Information

We typically collect your name, address, age, and other relevant information. We may also collect information about any business you have with us, our affiliates, or other companies. Our affiliates include life, car, and home insurers. They also include a bank, a legal plans company, and securities broker-dealers. In the future, we may also have affiliates in other businesses.

How We Get Your Information

We get your personal information mostly from you. We may also use outside sources to help ensure our records are correct and complete. These sources may include consumer reporting agencies, employers, other financial institutions, adult relatives, and others. These sources may give us reports or share what they know with others. We don’t control the accuracy of information outside sources give us. If you want to make any changes to information we receive from others about you, you must contact those sources.

We may ask for medical information. The Authorization that you sign when you request insurance permits these sources to tell us about you. We may also, at our expense:

- Ask for a medical exam
- Ask for blood and urine tests
- Ask health care providers to give us health data, including information about alcohol or drug abuse

We may also ask a consumer reporting agency for a “consumer report” about you (or anyone else to be insured). Consumer reports may tell us about a lot of things, including information about:

- Reputation
- Work and work history
- Driving record
- Hobbies and dangerous activities
- Finances
- Work and work history
- Hobbies and dangerous activities
- Finances

The information may be kept by the consumer reporting agency and later given to others as permitted by law. The agency will give you a copy of the report it provides to us, if you ask the agency and can provide adequate identification. If you write to us and we have asked for a consumer report about you, we will tell you so and give you the name, address and phone number of the consumer reporting agency.

Another source of information is MIB Group, Inc. (“MIB”). It is a non-profit association of life insurance companies. We and our reinsurers may give MIB health or other information about you. If you apply for life or health coverage from another member of MIB, or claim benefits from another member company, MIB will give that company any information that it has about you. If you contact MIB, it will tell you what it knows about you. You have the right to ask MIB to correct its information about you. You may do so by writing to MIB, Inc., 50 Braintree Hill, Suite 400, Braintree, MA 02184-8734, by calling MIB at (866) 692-6901 (TTY (866) 346-3642 for the hearing impaired), or by contacting MIB at www.mib.com.

Using Your Information

We collect your personal information to help us decide if you’re eligible for our products or services. We may also need it to verify identities to help deter fraud, money laundering, or other crimes. How we use this information depends on what products and services you have or want from us. It also depends on what laws apply to those products and services. For example, we may also use your information to:

- administer your products and services
- process claims and other transactions
Sharing Your Information With Others

We may share your personal information with others with your consent, by agreement, or as permitted or required by law. For example, we may share your information with businesses hired to carry out services for us. We may also share it with our affiliated or unaffiliated business partners through joint marketing agreements. In those situations, we share your information to jointly offer you products and services or have others offer you products and services we endorse or sponsor. Before sharing your information with any affiliate or joint marketing partner for their own marketing purposes, however, we will first notify you and give you an opportunity to opt out.

Other reasons we may share your information include:

- doing what a court, law enforcement, or government agency requires us to do (for example, complying with search warrants or subpoenas)
- telling another company what we know about you if we are selling or merging any part of our business
- giving information to a governmental agency so it can decide if you are eligible for public benefits
- giving your information to someone with a legal interest in your assets (for example, a creditor with a lien on your account)
- giving your information to your health care provider
- having a peer review organization evaluate your information, if you have health coverage with us
- those listed in our “Using Your Information” section above

HIPAA

We will not share your health information with any other company – even one of our affiliates – for their own marketing purposes. The Health Insurance Portability and Accountability Act (“HIPAA”) protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. HIPAA limits our ability to use and disclose the information that we obtain as a result of your request or purchase of insurance. Information about your rights under HIPAA will be provided to you with any dental, vision, long-term care or medical coverage issued to you.

You may obtain a copy of our HIPAA Privacy Notice by visiting our website at www.MetLife.com. For additional information about your rights under HIPAA; or to have a HIPAA Privacy Notice mailed to you, contact us at HIPAAprivacyAmericasUS@metlife.com, or call us at telephone number (212) 578-0299.

Accessing and Correcting Your Information

You may ask us for a copy of the personal information we have about you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing listing the account or policy numbers with the information you want to access. For legal reasons, we may not show you anything we learned as part of a claim or lawsuit, unless required by law.

If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing, and we will include your statement whenever we give your disputed information to anyone outside MetLife.

Questions

We want you to understand how we protect your privacy. If you have any questions about this notice, please contact us. When you write, include your name, address, and policy or account number.

Send privacy questions to:
MetLife Privacy Office
P. O. Box 489
Warwick, RI 02887-9954
privacy@metlife.com

We may revise this privacy notice. If we make any material changes, we will notify you as required by law. We provide this privacy notice to you on behalf of these MetLife companies:

Metropolitan Life Insurance Company
MetLife Insurance Company of Connecticut
SafeGuard Health Plans, Inc.

MetLife Health Plans, Inc.
General American Life Insurance Company
SafeHealth Life Insurance Company
CALIFORNIA HEALTHCARE LANGUAGE ASSISTANCE PROGRAM NOTICE TO INSUREDS

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card, if any, or 1-800-942-0854. For more help call the CA Dept. of Insurance at 1-800-927-4357.

To receive a copy of the attached MetLife document translated into Spanish or Chinese, please mark the box by the requested language statement below, and mail the document with this form to:

Metropolitan Life Insurance Company
PO Box 14587
Lexington, KY 40512

Please indicate to whom and where the translated document is to be sent.


Para recibir una copia del documento adjunto de MetLife traducido al español, marque la casilla correspondiente a esta oración, y envíe por correo el documento junto con este formulario a:

Metropolitan Life Insurance Company
PO Box 14587
Lexington, KY 40512

Por favor, indique a quién y a dónde debe enviarse el documento traducido.

NOMBRE

DIRECCIÓN

☐ Free Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card, if any, or 1-800-942-0854. For more help call the CA Dept. of Insurance at 1-800-927-4357.

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Lexington, KY 40512

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# DENTAL ENROLLMENT/CHANGE FORM FOR RETIREESE

## SECTION TO BE COMPLETED BY RETIREE OF CON EDISON OR ORANGE & ROCKLAND

<table>
<thead>
<tr>
<th>Name of Employer</th>
<th>Group Report</th>
<th>Sub Division</th>
<th>Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>CON EDISON OR ORANGE &amp; ROCKLAND</td>
<td>#104174</td>
<td>0206–Con Ed Spec 0207–Con Ed Management 0208–Con Ed Weekly 0407–Con Ed or Orange &amp; Rockland</td>
<td>0001 0002 MA</td>
</tr>
</tbody>
</table>

- **Reason for Enrollment:**
  - [ ] New Retiree First Time Eligible
  - [ ] Family Status Change
  - Date (Mo./Day/Yr.): [__________]
  - Retirement Date (Mo./Day/Yr.): [__________]

- **Name (print):** [__________]
- **First:** [__________]
- **Middle:** [__________]
- **Last:** [__________]
- **Social Security No.:** [__________]
- **Date of Birth (Mo./Day/Yr.):** [__________]
- **Address:** [__________]
- **Street:** [__________]
- **City:** [__________]
- **State:** [__________]
- **Zip Code:** [__________]
- **Marital Status:**
  - [ ] Single
  - [ ] Married
  - [ ] Widowed
  - [ ] Divorced

- **E-mail Address:** [__________]
- **Con Ed Employee No.:** [__________]
- **Phone No. (include area code):** [__________]

## COVERAGE REQUEST DATA:

I have received and read a copy of my employer’s current announcement of the group plan. I want to be covered under the group plan for the benefits for which I am or may become eligible, requested below.

### I request the following Dental coverage: (Note: Only one of the following may be selected)

- [ ] Retiree Only
- [ ] Retiree + 1 Dependent
- [ ] Retiree + Family

**Note:** Enrollment Form must be received within 31 days of retirement or status change. The date enrollment form is received determines the effective date of coverage. If the form is received from the 1st through the 10th of the month, coverage will be effective the 1st of the following month. If the form is received after the 10th of the month, the coverage will be effective the first of the 2nd following month.

### If applying for Dependent coverage (Spouse/Domestic Partner or Child), complete the following:

For Domestic Partner coverage, you must complete and attach a Domestic Partner Affidavit or have registered as domestic partners or members of a civil union with a government agency or office where such registration is available. Check the applicable box:

- [ ] My Domestic Partner Affidavit is attached.
- [ ] My Domestic Partner and I are registered as domestic partners or members of a civil union as stated above.

Number of dependents (including spouse/domestic partner): [__________]

<table>
<thead>
<tr>
<th>Name of Spouse/Domestic Partner (Last, First, MI)</th>
<th>Date of Birth</th>
<th>Sex (M/F)</th>
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</table>

<table>
<thead>
<tr>
<th>Name(s) of Child(ren) (Last, First, MI)</th>
<th>Date of Birth</th>
<th>Sex (M/F)</th>
<th>Is child a full-time student?</th>
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</thead>
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Please Sign The Following Page, Retain A Copy Of The Fully-Completed Form For Your Records and Return The Original To MetLife, Con Edison Retiree Eligibility Unit, P.O. Box 14408, Lexington, KY 40512-4408
DECLARATION SECTION

The person signing below declares that all the information given in this enrollment form is true and complete to the best of his/her knowledge and belief.

Fraud Warning:
If you reside in or are applying for insurance under a policy issued in one of the following states, please read the applicable warning.

New York [only applies to Accident and Health Benefits (AD&D/Disability/Dental)]: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kansas, Oregon, and Vermont: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, and may subject such person to criminal and civil penalties.

Massachusetts: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, and may subject such person to criminal and civil penalties.

New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Oklahoma: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Puerto Rico: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented, a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000), or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

All other states:
Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties.

Signature(s): The person signing below acknowledges that they have read and understand the statements and declarations made in this form.

Retiree Signature

Print Name

Date Signed
(Mo./Day/Yr.)
Don’t Forget to Take the Time to Review Your Benefits!