

**BOARD OF TRUSTEES  
NON-UNIT HIGHER EDUCATION HEALTH AND WELFARE FUND  
P.O. Box 1379  
Marblehead, Massachusetts 01945**

September 1, 2020

Dear Higher Education Employee:

On behalf of the Trustees of the Non-Unit Employee Health and Welfare Fund, welcome! We invite you to participate in the Non-Unit MetLife Dental Plan. Enclosed with this letter is an enrollment form and plan coverage information.

As of July 1, 2020, the employee contribution amounts to the dental plan sponsored by the Fund are:

	<b>Individual Coverage</b>	<b>Family Coverage</b>
	\$22.80/month	\$45.60/month

The Non-Unit MetLife Dental Plan continues to be among the best dental plans offered to public employees in the Commonwealth, providing:

- 100% coverage for preventive services
- 80% coverage for basic restorative services
- 50% coverage for major restorative services
- a low annual deductible of \$25 per person, with a \$75 family limit
- an annual maximum benefit of \$1,500 for each covered individual
- coverage for dependents, including orthodontia, up to age 26

You are free to select any dentist, but your out-of-pocket costs may be significantly lower if you receive care from a dentist who participates in MetLife's Preferred Dentists network, because MetLife caps procedure charges for their network dentists. Approximately 70% of the over 3,300 practicing dentists in Massachusetts participate in the MetLife network.

Enrollment services for the plan are administered by Health Plans, Inc. (HPI). To view enrollment information and your specific effective date with the plan, or to download plan materials and forms, visit BHE's dedicated website, **HealthPlansInc.com/BHE**. If you have any enrollment questions, you may contact HPI at **877-906-5939**, Monday through Friday from 8:00AM to 6:00PM (ET), or visit them online and click on **Contact**. Thank you for providing us with this opportunity to serve you.

Sincerely,

/s/ Michael J. Murray

Michael J. Murray, Esq., Chair  
Non-Unit Employee Health & Welfare Fund

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