

**BOARD OF TRUSTEES  
MTA HIGHER EDUCATION HEALTH AND WELFARE FUND  
c/o G. T. Reilly & Company  
424 Adams Street  
Milton, Massachusetts 02186**

September 1, 2020

Dear MTA Employee:

On behalf of the Trustees of the MTA Higher Education Health and Welfare Fund, we welcome you! Participation in the MTA affords you dental coverage through MetLife.

Enrollment in the MetLife Dental Plan for yourself is automatic, following a 180-day waiting period for new employees. To add your spouse or any dependents to your plan, please contact your Human Resources representative.

The 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 \$50 per person, with a \$150 family limit
- an annual maximum benefit of \$1,200 for each covered individual
- coverage for dependents, 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 (after your waiting period ends), or to download plan materials and forms, visit BHE's dedicated website, [HealthPlansInc.com/BHE](http://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/ Alan Jackson

/s/ Michael J. Murray

Alan Jackson, Co-Chair

Michael J. Murray, Esq., Co-Chair

MTA Higher Education Health and Welfare Fund

*\* coverage for services performed by network providers*

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