

June 5, 2024

To: Retirees participating in both the United Healthcare Medicare Advantage and MetLife dental plans

From: Human Resources – Benefits

Re: Coordination of dental benefits

This update pertains only to Ramsey County retirees who are enrolled in both United Healthcare medical and MetLife dental plans in 2024.

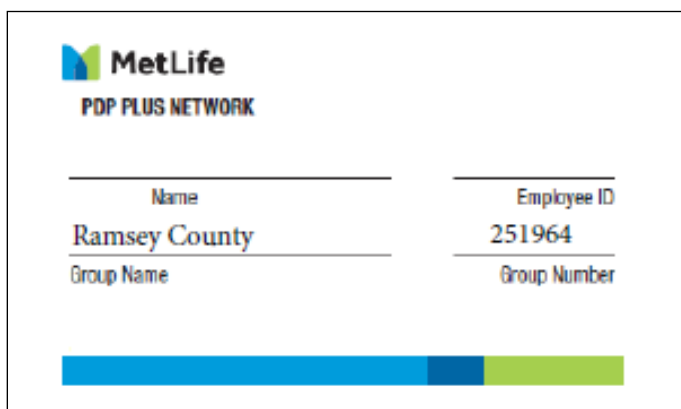
The 2024 medical plan through United Healthcare (UHC) includes a dental benefit at no additional cost to you, for preventative dental within the UHC dental network, including 2 x-rays and 2 cleanings per member per year. Because this plan is a Medicare Advantage plan including a dental benefit, your UHC medical plan is considered primary dental coverage and all claims for dental must be submitted through your UHC plan first. There are a few ways to find a network dentist. You may visit UHCMedicareDentistSearch.com and select the “National Medicare Advantage Network” or you can select a network dentist from the Dental section (not medical section) of the UHC Provider Directory. Please call United Healthcare at 1/844-588-5872 if you prefer to speak to someone and find a network dental provider.

MetLife provides a comprehensive dental policy that will be considered secondary coverage for enrolled retirees who are also enrolled in the UHC Medicare Advantage plan. Dental claims will first be sent to UHC to pay what is allowed on that policy and then to MetLife for coverage under the Select or Open plan as selected by the retiree during open enrollment. Your MetLife plan allows both in and out of network coverage. You will experience lower service costs (30-45% below the average) by visiting an in-network provider.

Please make sure to tell your dental clinic that the UHC Medicare Advantage plan is primary, and the MetLife plan is secondary coverage when you are seen for your appointments. This will help to avoid delay in premium payments and confusion in benefits.

You can go online and register for MetLife *MyBenefits* <https://online.metlife.com/edge/web/public/benefits> and print an ID card from there. Otherwise, your dental office only needs the group number (251964) and your info to find you in the insurance system. Included at the end of this letter is a generic card for you to cut out and carry if you prefer. Your plan name, either Open or Select, is listed on your invoice and your employee ID number is the numbers after “RT” in your customer number at the top right of your invoice.

Thank you for your patience as we navigate these new plans and coordination.



The image shows a template for a MetLife PDP PLUS NETWORK ID card. It features the MetLife logo at the top left. Below the logo, there are two columns of text. The left column is labeled 'Name' and 'Group Name', and the right column is labeled 'Employee ID' and 'Group Number'. The 'Name' field contains 'Ramsey County'. The 'Employee ID' field contains '251964'. Below the text fields, there is a blue and green horizontal bar.

Name	Employee ID
Ramsey County	251964
Group Name	Group Number

An equal opportunity employer

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