September 21, 2020

Dear Non-Unit Employee,

The Trustees of the Non-Unit Higher Education Health and Welfare Fund invite you to participate in the Non-Unit MetLife Dental Plan. The open enrollment period will run from September 28, 2020 until November 20, 2020. If you are currently enrolled in the plan but would like to change or drop your coverage, you can do so during this time, using the enclosed Enrollment/Change form. We have also enclosed coverage information about the plan.

If you do not need to make any changes to your coverage, no action is necessary at this time.

Employee contribution amounts to the dental plan sponsored by the Fund continue to remain unchanged from previous years:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Individual Coverage</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>$22.80/month</td>
<td>$45.60/month</td>
</tr>
</tbody>
</table>

Premium deductions for January 2021 will appear in your payroll on December 11 and December 25. **Coverage will be effective January 1, 2021.**

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

Enrollment services for the plan are administered by Health Plans, Inc. (HPI). If you have any questions about your enrollment in the plan, please speak to your Human Resources Administrator, or call HPI Member Services toll-free at **877-906-5939**, Monday through Friday from 8:00AM to 5:00PM (ET). You can also reach HPI online at **HealthPlansInc.com/BHE**; just 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 Higher Education Health and Welfare Fund