

Dear Employees,

The Total Rewards Team has received several inquiries regarding the new dental and vision plans with MetLife, which became effective on January 1, 2025. We recognize that during Open Enrollment, the volume of communications and announcements can be overwhelming, and as a result, some important information may have been overlooked.

We are committed to ensuring that you have a clear understanding of your eligibility, the changes to your coverage, the available options, and how to access your benefits.

VISION

We would like to inform you that your vision coverage is provided through Superior Vision, now a part of MetLife. MetLife acquired Superior Vision several years ago, and as a result, you may notice both names being used interchangeably in the materials you receive.

In order to obtain your information, there is an initial process that requires you to create an account. Within the sites, you can view your enrollment and benefit information, locate in-network providers, receive a virtual ID card and more. Please create an account with MetLife/Superior Vision using the steps below:

Step 1

- Visit superiorvision.com and select "Member log in" from the top navigation.

Step 2

- If you already have an account, enter your username and password. Otherwise, click the "Create a new account" button.

Step 3

- The primary account member can then set up an account with their own username and password and will have immediate access to the secure member area of the website.

If you have any questions about your vision benefits or need assistance, MetLife/Superior Vision is here to help. The website is superiorvision.com and the phone number is 1-800-507-3800.

DENTAL

Our dental plan with MetLife mirrors the coverage previously provided under Cigna. Our plan is based on a fee schedule that lists each covered service and the amount the plan will reimburse you for each service. The only change with Dental is the carrier. You are not required to use an in-network provider, but your dollars will go further and your out-of-pocket costs will be less if you utilize an in-network provider as opposed to an out of network provider. When searching for providers, you will find the MetLife PDP Plus Network has a larger network of providers in our area. If your provider is not in the network, you can ask them to join.

Under the dental plan, the reimbursement amount on the schedule is the same for in-network and out-of-network providers. Providers have the option to bill the remaining balance after



Westchester Medical Center Health Network

insurance has paid. Important to note that providers fees may vary, however, the allowance for services under MetLife is consistent for everyone.

You can find a dental provider without creating an account by visiting [metlife.com](https://www.metlife.com) and clicking on Find a Dentist then select PDP Plus as your network. Enter your zip code then the find a dentist button. MetLife's phone number is 800-942-0854.

We also encourage you to create an account with MetLife Dental to review claims, locate a provider, review plan information, etc. To active your account:

Step 1

- Go to www.metlife.com/mybenefits
- From the Access MyBenefits box, type in the Employer as Westeschester Medical Center.
- From here, you would select the Create a New Account box.

Step 2

- You will then be directed to the personal information section - enter your information and click the NEXT box.
- Verify your identity by selecting which method you like to receive a code.
- Once received, enter the code on the screen.

Step 3

- From here, you will be asked to create a username and password.
- If you want MetLife to "Remember this Device" check the box.
- Then you will receive a congratulatory confirmation message.

OPPORTUNITY TO ENHANCE DENTAL AND SUPPLEMENTAL COVERAGES

We are committed to providing exceptional benefits and look forward to supporting your health journey in 2025 and beyond. In 2025, we will be opening a special voluntary enrollment opportunity for you to explore and select from a range of dental options at varying price points. This enrollment will feature educational resources to ensure you are making the best selections for yourself and your families. We believe offering choice is key to meeting diverse needs, and we are excited to roll out these options in the coming months!

–Your Total Rewards Team



Westchester Medical Center Health Network