

2026 ANNUAL OPEN ENROLLMENT- DENTAL CHANGES

Beginning January 1, 2026, dental coverage will be administered through MetLife. This change brings access to MetLife's large national network of providers and tools to help you manage your oral health and costs more easily.

It is advised that you review the plan information located at www.talgove.com/employment/retire_retirees. If you choose to make changes to your dental plan selection, please have the form completed/submittal to the Retirement Office by Monday, December 15, 2025, at 5:00PM. **If you make no changes, you, and any dependents (if enrolled) will automatically transition to the MetLife PPO A, B, or C plan option that you are currently enrolled in for the 2026 plan year.**

Beginning January 1, 2026, Plans A, B, and C will include the following

- Provider network. With a new carrier, comes new in-network and out of-network dentists. It is strongly recommended that you view the list of in-network providers to determine if the dentist you would like to see is in the network.
 - To find a preferred provider, visit www.metlife.com/dental or download the MetLife App
 - Scroll to the middle of the page and click "**Find a participating dentist**".
 - Select Network Type "PDP Plus", (enter a zip code)

What's changing in 2026:

- **Plan enhancements** - Improvements to the plan include increased annual maximums, added benefit features, and a broader in-network provider selection
- **Plan exclusion**- Elimination of Rollover
- **Rate changes** - Premiums will increase across all plans

Beginning **January 1, 2026**, the **Dental PPO A** plan will have the following modifications:

- In & Out of Network Annual Maximum increased to \$1,250

Beginning **January 1, 2026**, the **Dental PPO B** plan will have the following modifications:

- In & Out of Network Annual Maximum increased to \$2,250

Beginning **January 1, 2026**, the **Dental PPO C** plan will have the following modifications:

- In & Out of Network Annual Maximum increased to \$1,750
- Increased out of network orthodontic coverage from \$1,500 to \$1,800
- Added implant coverage