The purpose of this Retiree Benefits Guide is to provide information about your benefit options and how to enroll for retiree benefits. This Guide is only a summary of your choices and does not fully describe each benefit option. Every effort has been made to ensure that the information in this Guide is accurate; however, the provisions of the actual contracts for each plan will govern in the event of any discrepancy. For additional information, contact askHR@baylor.edu or call 254.710.2000.
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Clifton Robinson Tower
Retiree Classifications

Baylor University provides certain fringe benefits to retirees according to eligibility and retirement classification.

Eligibility
To retire from Baylor University, you must have attained age 55. Benefits eligibility will be determined by the number of service years a faculty or staff member has worked at Baylor. Time spent as a temporary employee is not included. There are 5 retiree classifications.

Grandfathered Retiree I - Those faculty/staff members who separate from service with 20 or more years of service as of May 31, 2007. Your Baylor full-time hire date is prior to June 1, 1987.

Retiree I - Those faculty/staff members who separate from service with 10 or more years of continuous full-time service at Baylor University. Your hire date is after May 31, 1987.

Retiree II - Those faculty/staff members who separate from service with more than 5, but less than 10 years of continuous full-time service at Baylor University. 

Retiree III - Those faculty/staff members who separate from service and are of retirement age but have not completed 5 or more years of continuous full-time service at Baylor. There are no additional benefits for Retiree III designation.

Retiree IV - Those faculty/staff members who separate from service and are of retirement age and have completed at least 10 years of continuous regular part-time service at Baylor University.

*Retiree II, III, and Retiree IV Benefits can be found at the HR Retiree Resources web page. The following information relates to Grandfathered Retiree I and Retiree I classifications.

Armstrong Browning Library

2
You and Social Security

The Social Security Act of 1935 provides for general welfare by establishing a system of federal old-age benefits for workers. From this system, every qualified individual shall be entitled to receive an old-age benefit payment in equal monthly installments ending on the date of death. The amount of the benefit is determined based on your average income earned during your working years. The information included below is meant to be a brief overview — for complete details visit the Social Security web site or call 800-772-1213. Or, to view an online Social Security Handbook, click here.

Qualification for Social Security benefits

In order to qualify for Social Security retirement benefits, you must have paid Social Security taxes and earned enough Social Security credits during your working life. Workers can earn a maximum of four credits per year, with 40 credits needed to qualify for benefits.

Starting Social Security benefits

If you are at least 62 years of age, you can apply for and begin receiving your Social Security benefits. However, keep in mind that if you apply to receive retirement benefits before reaching full retirement age, you will receive reduced benefits for the rest of your life. Likewise, if you decide to delay the receipt of your benefits until after your full retirement age, your benefit amount will increase by a certain percentage based on the year of your birth.

Full Retirement age for Social Security Benefits

If you were born before 1938, your full retirement age is 65. Individuals born after 1938 have a full retirement age based on their year of birth. The maximum full retirement age for individuals born after 1959 is 67 years of age. Check www.ssa.gov to determine your full retirement age.

Working and Receiving Social Security Benefits

Starting in the month you reach full retirement age, there is no limit on the amount you can earn while you collect Social Security benefits. However, if you have not reached full retirement age, your Social Security retirement benefits may be reduced for every dollar you earn, up to an annual limit, as determined by the Social Security Administration.

Note: Enrollment in Social Security will require you to enroll in Medicare Part A, which will prevent you from receiving employer contributions or making voluntary contributions into a Health Savings Account (HSA).

Applying for Social Security Benefits

You should apply for benefits about three months prior to retiring. Applications can be submitted via the web (if currently enrolled in Medicare Part A, online applications are not available), phone, by mail or in person. Enrollment will require certain documents, such as a birth certificate or proof of birth, naturalization papers, U.S. military discharge papers, W-2 forms or self-employment tax returns for the previous year. In addition, other information or documentation may be required to complete your application.

Survivors’ Benefit

After your death, your family may be eligible to continue receiving benefits. Eligible family members may include your spouse or ex-spouse, unmarried or disabled children and your parents. In addition, a one-time lump sum payment may be paid to your family if you have enough credits to qualify.
**You and Medicare**

*Learning the Medicare basics* to become familiar with our country’s health insurance program for people age 65 or older. Medicare is often confused with Medicaid. Medicaid is a health care program for individuals with limited resources and low income. Again, this information is meant to be a brief overview of Medicare coverage — for complete details, log on to the [Medicare web site](https://www.medicare.gov) or call **800-MEDICARE**.

**Medicare has Four Parts – Medicare Made Clear**

1. **Enroll in Original Medicare.**
   - **Part A** covers hospital stays
   - **Part B** covers doctor and outpatient visits

2. **Decide if you need additional coverage. You have two ways to get it.**
   - **OPTION 1** Add one or both of the following to Original Medicare:
     - **Medicare Supplement Insurance** Offered by private companies
     - **Medicare Part D** Offered by private companies
   - **OPTION 2** Choose a Medicare Advantage plan:
     - **Medicare Advantage (Part C)** Offered by private companies

**Starting Medicare Benefits**

- If you are not currently receiving Social Security retirement benefits, you should sign up for Medicare Plans (A & B) approximately 3 months prior to your retirement.
- If you are receiving Social Security benefits when you turn 65, you are already qualified, and Part A (Hospital Insurance) starts automatically.
- Part B (Medical Insurance) is an optional program with a monthly cost. Almost anyone who is eligible for Part A can sign up for Part B. If you don’t enroll in Part B when you are first eligible, you may pay a penalty to enroll at a later date, **unless you are covered by an employer-based plan as an active employee**. Medicare Guide for full-time actively employed, you may waive enrollment in Medicare B until you retire or separate from service.
- Part C (Medicare Advantage Plans) is another optional program that requires your enrollment in both Parts A and B. You might have to pay an additional monthly premium for Part C because of the extra benefits the Medicare Advantage plan offers.
Part D (Prescription Drug Plan) is available to anyone who has Parts A and B, or Part C. This prescription insurance is also optional, and an additional monthly premium is required for the coverage. If you don’t enroll in Part D when you are first eligible, you may pay a penalty to enroll at a later date, unless you are enrolled in an employer based plan that provides “creditable coverage” like Baylor does.

Medicare enrollment - If you apply online, you may want to indicate that you do not wish to enroll in Medicare Part B at this time if you are currently employed full-time with medical benefits (there should be a comment box)

Enroll by contacting the local Social Security Administration Office.
- 1700 Lake Air Drive, Waco, TX 76710 (in person contact) or toll free: 866.964.6304

If you are currently enrolled in a medical plan outside of the Baylor medical plan, you would contact the administrator of your plan to confirm their requirements of your enrollment in Medicare.

Creditable Coverage

Medicare requires employer-sponsored plans to conduct evaluations based on specific criteria to determine if the prescription drug benefit provided is at least as good as the benefit provided under Medicare Part D. If the employer sponsored coverage is at least as good as the Part D benefit, it’s considered “creditable coverage.” Baylor’s evaluations, according to Medicare guidelines, indicate that Baylor’s prescription drug coverage with CVS/caremark is “creditable coverage.”

Medicare Enrollment Penalty

You must enroll in the Medicare plans (A and B) if you/spouse are age 65+ when you retire. Medicare allows an 8-month special enrollment period to allow enrollment without penalty beginning with your retirement date. Medicare becomes your primary insurance carrier the first day of the month following your retirement from Baylor.

This is SSA’s first local field office which opened on October 14, 1936 in Austin, Texas.
Retiree Medical Plan

Baylor Grandfathered Retiree I and Retiree I Medical Plan

Baylor University partners with OneExchange, a Willis Towers Watson company, whose licensed benefit advisors and comprehensive knowledge of the Medicare, Federal and OneExchange marketplaces combine to make them a trusted advisor for our retirees. For pre-age 65 retirees, a benefits advisor will help you choose a OneExchange or Federal marketplace medical plan that matches your medical requirements and budget. For post-age 65 retirees, a benefits advisor will help you choose a Medicare medical supplement and a Medicare prescription plan that matches your medical requirements and budget.

As an eligible retiree, you will receive funding sponsored by Baylor University and administered by OneExchange to help reimburse you for eligible premiums or out-of-pocket expenses. After you have paid for eligible health care expenses, you may receive reimbursement to the extent that funds are available in your account. For Medicare eligible retirees, once you have completed your enrollment in Medicare, you will contact OneExchange at 855-881-7875 and speak with a benefits advisor.

Baylor University funds a Health Reimbursement Arrangement (HRA) for you.

For pre-age 65 retirees, the Baylor funding will be based on your coverage tier:

<table>
<thead>
<tr>
<th>Defined Contribution</th>
<th>Monthly Equivalent</th>
<th>Annual Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$220</td>
<td>$2,640</td>
</tr>
<tr>
<td>Retiree + Spouse</td>
<td>$440</td>
<td>$5,280</td>
</tr>
<tr>
<td>Retiree, Spouse, and Child(ren)</td>
<td>$660</td>
<td>$7,920</td>
</tr>
</tbody>
</table>

The contributions are available to the retiree at the beginning of a calendar year, and they apply only to the age 55-64 retirement years. When the retiree reaches age 65, the following benefit will apply.

For post-age 65 retirees:

<table>
<thead>
<tr>
<th>Defined Contribution</th>
<th>Monthly Equivalent</th>
<th>Annual Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree I</td>
<td>$220</td>
<td>$2,640</td>
</tr>
<tr>
<td>*Grandfathered Retiree I</td>
<td>$325</td>
<td>$3,900</td>
</tr>
</tbody>
</table>

OneExchange will become the administrative service provider for your funding program, meaning once you have qualified, you will submit your claims to them for reimbursement. Most retirees will use these funds for reimbursement of premiums for a Marketplace plan, Medicare Supplement, Medicare Prescription plan and/or Medicare Part B for themselves or for their spouse (if applicable). Your OneExchange benefits advisor will provide guidance on how to request reimbursement from your account. For more information, click here.

*Grandfathered retirees receive additional funding to offset the cost of Medicare Part B. This additional funding is $1260 for a total of $3900 each year.
Retiree Dental Plan

Baylor University offers two dental plans: Direct Reimbursement (DR) dental and MetLife PDP Plus. Eligible retirees and their dependents may continue to be covered under their current dental plan at retirement. Retirees do not have an open enrollment period. Retirees can continue on their plan; however, there isn’t an option to change dental plans at or after retirement. If the retiree chooses to cancel their retiree dental plan, this is a permanent decision without an option to re-enroll at a future date.

Direct Reimbursement (DR) Dental

The DR dental plan features freedom to choose your own dentist or dental specialist.

- Benefits payable to dentist or member depending upon provider payment options
- Annual calendar year maximum per participant is $1,500
- Orthodontics covered for adults and children with a separate lifetime maximum per participant of $1,000
- All dental expenses are covered except for bleaching and laminates

Benefits are based on a percentage of dollar expenditures up to a maximum dollar limit per enrolled member per year rather than on the dental procedure provided:

<table>
<thead>
<tr>
<th>Annual Expense</th>
<th>DR Dental Share</th>
<th>Paid Benefit</th>
<th>Retiree Share</th>
<th>Retiree Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $200</td>
<td>100%</td>
<td>$200</td>
<td>0%</td>
<td>$0</td>
</tr>
<tr>
<td>Next $2650</td>
<td>50%</td>
<td>$1325</td>
<td>50%</td>
<td>$1325</td>
</tr>
<tr>
<td>All expenses after $2850</td>
<td>0%</td>
<td>0</td>
<td>100%</td>
<td>Remaining cost in a calendar year</td>
</tr>
</tbody>
</table>

For additional information, you may want to view the Direct Reimbursement (DR) dental plan summary of benefits.

MetLife PDP Plus Pan

The MetLife Dental Plan, PDP Plus, is a managed care plan designed to provide the opportunity to get more benefit for your dental care dollars.

- Select your Dentist or Dental Specialist from the MetLife network. To locate a MetLife dental provider, click [here](#). Click “Find a Dentist,” then choose the PDP Plus network.
- Deductibles are $50 per Individual and $150 per Family.
- Annual maximum benefit is $2,000 per person.
- More Information that includes preventive, basic, and comprehensive care, limitations and exclusions on this plan:

MetLife Dental Plan Summary
Retiree Term Life Insurance

Baylor University continues a reduced term life benefit for **Grandfathered Retiree I** classification. Grandfathered retirees, who chose to receive supplemental pay to replace this benefit in 2013, will not be eligible for this reduced term life insurance coverage.

To view the retiree term life policy, click [here](#).

| Death Benefits will be reduced if an Accelerated Benefit is paid. |
| DISCLOSURE: The Accelerated Benefit offered under this certificate-booklet is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the Accelerated Benefit qualifies for such favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to Accelerated Benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive the Accelerated Benefit excludable from income under federal law. Receipt of an Accelerated Benefit may affect your, your spouse or your family’s eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary Social Security Income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse and your family’s eligibility for public assistance. |

- Dependent Life insurance coverage terminates upon retirement for all retirees.
- All Grandfathered retirees and Retiree I classifications have the option to purchase a $5,000 or $10,000 supplemental retiree term life insurance plan with a monthly cost of $10 or $20 respectively.

You may convert your current employee term life policy or supplemental term life policy to a whole life policy on an individual basis with the carrier, Dearborn National Life Insurance Company. If you are interested in converting your group or supplemental term life insurance to a whole life policy, complete the [conversion application](#) and forward to Human Resources within 30 days of retirement from Baylor University. For questions about the conversion application, and new applicable premiums, contact Dearborn National customer service at 1-800-538-0379.

**Change in Beneficiary – Dearborn National**

You may designate or update your life insurance beneficiary information by completing a [beneficiary designation form](#). This form must be submitted by mail: Baylor University, Human Resources, One Bear Place 97053, Waco, TX 76798-7053 or by bringing the original form to Human Resources, Clifton Robinson Tower, 700 University Parks Drive, Suite 200.
Retiree Dental and Supplemental Life Rates

With the help of Baylor’s Health and Welfare Benefit Consultants, premiums for retirees are reviewed annually to determine rates for each calendar year. Premium rates are subject to change January 1 of each year.

2017 Retiree Dental Premiums:

<table>
<thead>
<tr>
<th>DR Dental</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$41</td>
</tr>
<tr>
<td>Retiree + One</td>
<td>$87</td>
</tr>
<tr>
<td>Retiree + Family (more than one)</td>
<td>$107</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MetLife PDP Plus Dental</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree only</td>
<td>$28.17</td>
</tr>
<tr>
<td>Retiree + One</td>
<td>$56.34</td>
</tr>
<tr>
<td>Retiree + Family (more than one)</td>
<td>$93.40</td>
</tr>
</tbody>
</table>

Supplemental Retiree Term Life Premiums:

<table>
<thead>
<tr>
<th>Dearborn National</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 Term Life Benefit</td>
<td>$10</td>
</tr>
<tr>
<td>$10,000 Term Life Benefit</td>
<td>$20</td>
</tr>
</tbody>
</table>

Baylor Insurance Payments

Premiums that are billed from the Baylor payroll office include dental plan and life insurance premiums. An invoice will be mailed to you on a monthly basis. Prior to the 10th day of each month, you should send payment to: Baylor University, Payroll Office, One Bear Place 97042, Waco, TX 76798-7042. Questions may be directed to the Payroll Office at 254.710.2217.
Retiree Insurance Benefits Enrollment

The Human Resources Retiree’s Resource web page will provide information that will assist you in reviewing your retiree benefits with Baylor University based on your retiree classification (Grandfathered Retiree I, Retiree I). On this website, you may access a pre- retirement checklist along with other helpful information.

Enrollment Deadline
The Retiree Insurance Enrollment Form must be completed and submitted to Human Resources within 30 days of retirement unless submitted prior to the retirement date. The enrollment form may be sent to Human Resources in any one of the following ways.

Fax: (254)710-3819
Email: askHR@baylor.edu
Mail: Baylor University, Human Resources, One Bear Place 97053, Waco, TX 76798-7053.

When Coverage Terminates
Retiree – Coverage for dental and supplemental life insurance† benefits will terminate upon the earliest of the following dates:

- The period for which the retiree fails to make any required Plan contribution.
- Retiree request to cancel Plan.
- Death of Retiree.
- The date this Plan is terminated by Baylor University.

†Grandfathered Retirees will continue to receive the employer provided life insurance benefit at the reduced retiree level.

Dependent (Spouse and Child) – Dental insurance benefits shall immediately terminate upon the earliest of the following dates.

- The period for which the Retiree fails to make any required Plan contribution on behalf of the Dependent.
- The last day of the month in which the Dependent ceases to be an eligible Dependent as defined in the Plan.
- Until the last day of the month in which the dependent child reaches age 26.
- The date this Plan is terminated by Baylor University.

Coverage terminates at the end of the month in which the coverage is cancelled. Coverage for partial months is not available through Baylor’s insurance plans.
Retirement Income Plan

The 403(b) is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be at retirement), at which time they are taxed as ordinary income. Individual Roth after-tax contributions are not taxed at withdrawal.

As a retiree, you may request a distribution (withdrawal of funds, direct rollover, installments or leave balance of account with your retirement income plan vendor for a future decision). When you reach the age of 59.5 years old, you can begin taking regular 403(b) withdrawals without penalties - you will simply pay regular income taxes on the money you take out of the account. If you are younger than that age, however, you will be subject to a special 10% tax penalty on top of the income tax unless you meet one of a handful of special situations.

The IRS will require you to begin taking required minimum distributions by April 1st of the year following the calendar year in which you turn 70.5 years old. The only exception is if the 403(b) plan permits, and the employee is still employed, you can defer the required minimum distributions until the year after retirement.

You are encouraged to speak with a financial advisor from your retirement income plan vendor. When you make a decision in regards to receiving disbursements from your retirement income plan, your advisor will direct you to the correct form to submit to HR for processing.

<table>
<thead>
<tr>
<th>GuideStone Financial Resources, SBC</th>
<th>TIAA</th>
<th>The Vanguard Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeff Robinson</td>
<td>Sean Mossman</td>
<td>Dawn Ahr</td>
</tr>
<tr>
<td><a href="mailto:jeff.robinson@guidestone.org">jeff.robinson@guidestone.org</a></td>
<td><a href="mailto:smossman@tiaa.org">smossman@tiaa.org</a></td>
<td><a href="mailto:dawn_ahr@vanguard.com">dawn_ahr@vanguard.com</a></td>
</tr>
<tr>
<td>Phone: 888.984.8433</td>
<td>Phone: 800.842.2776</td>
<td>Phone: 800.523.1188</td>
</tr>
<tr>
<td>One-on-One Counseling</td>
<td>One-on-One Counseling</td>
<td>One-on-One Counseling</td>
</tr>
</tbody>
</table>

Paul L. Foster Campus for Business and Innovation
**Action Steps toward Retirement**

1. **Decide upon a retirement date, which is defined as your actual last day at work.**

   Notify your department of your retirement date. A longer notification period will allow for a smoother transition and timely processing of all necessary paperwork. We recommend notifying your department at least 3 months prior to your retirement date.

2. **Contact Social Security Administration**

   Contact Social Security Administration three months prior to retirement (if age 65 and over) OR three months prior to turning age 65 if retiring before the age of 65. The Social Security office can assist you with collecting your Social Security benefits as well as enrolling you in Medicare Part A and Part B. If you are over 65 when you retire, you must coordinate the effective date of Medicare with the date your active medical benefits will end. Your active benefits end the last day of the month in which you retire. Telephone: (800) 772-1213 Web site: [www.ssa.gov](http://www.ssa.gov)

3. **Contact OneExchange**

   Retirees and spouses of retirees who are age 65+ may enroll in a Medicare Supplement and a Medicare Prescription plan. Optional: Post-age 65 enter your profile online with OneExchange and review an enrollment guide, click [here](http://www.ssa.gov).

   Retirees and their spouses who are age 55-64 may enroll in a marketplace medical plan. These plans should begin **the first day of the month following your retirement date**. Enrollments must be submitted by the 15th of the month prior to the effective date. Optional: Pre-age 65 may enter your profile online with OneExchange, click [here](http://www.ssa.gov). Telephone: (855) -881-7875

4. **Review Retirement Savings Plan Options**

   Contact your retirement income plan vendor or your financial planner to review your distribution options from your retirement income plan. Disbursements from your retirement income plan prior to age 59 ½ will incur an early withdrawal penalty. For one on one counseling, click [here](http://www.ssa.gov).

5. **Complete the retiree insurance application**

   Submit to Human Resources preferably by the 15th of the month prior to your retirement date. This form will provide your intent to continue/decline your dental plan and the supplemental retiree life plan. You may fax to #3819; or scan and email to askHR@baylor.edu or mail to Human Resources, One Bear Place 97053, Waco, TX 76798. The form must be **submitted within 30 days of the retirement date** to allow continuation of these benefits.

6. **Human Resources Exit Interview**

   An exit interview invitation from an HR service associate will be sent to you as you near your retirement date. This invite is usually scheduled for your last day of employment. If the time scheduled is not convenient, you may propose a different date/time.
# Important Resources

**Human Resources**
One Bear Place 97053  
Waco, TX  76798-7053  
**Phone:** (254) 710-2000  
**Fax:** (254) 710-3819  
**Email:** askHR@baylor.edu  
**Website:** [http://www.baylor.edu/hr](http://www.baylor.edu/hr)

**Contact HR for any of the following reasons:**
- General benefit questions
- Changes to life insurance beneficiaries
- Assistance when retiring
- Address change
- Life status changes – i.e., marriage, divorce, birth, adoption, death of dependents
- Questions about your retirement

## Social Security Administration

| Phone: 800-772-1213 | Website: [http://www.ssa.gov/](http://www.ssa.gov/) | Change of address  
|---------------------|---------------------------------|------------------|
|                     |                                 | General Medicare Part A or B eligibility or premiums

## Medicare Help Line

| Phone: 800-633-4227 | Website: [http://www.medicare.gov/default.aspx](http://www.medicare.gov/default.aspx) | Request new ID card  
|---------------------|---------------------------------|------------------|
|                     |                                 | Ordering Medicare publications  
|                     |                                 | General Medicare information

## OneExchange – a Willis Towers Watson company

| Phone: 855-881-7875 | Website: [https://medicare.oneexchange.com/baylor](https://medicare.oneexchange.com/baylor) | Licensed Benefits Advisors  
|---------------------|---------------------------------|------------------|
|                     |                                 | Medical, Medicare Supplements, Medicare prescription plan enrollments.  
|                     |                                 | Health Reimbursement Accounts administration.  
|                     |                                 | Customer Service

## BCBS Medicare Supplements

| Phone: 888-731-0415 | Website: [https://www.bcbstx.com/medicare/medicare_supplement_options.html](https://www.bcbstx.com/medicare/medicare_supplement_options.html) | Review medical claims  
|---------------------|---------------------------------|------------------|
| Customer Service    |                                 | Confirm membership  
|                     |                                 | General information

## Direct Reimbursement (DR) Dental Plan

| Phone: 888-791-3737 | Website: [http://www.drdpny.com/baylor/ttp](http://www.drdpny.com/baylor/ttp) | Review dental claims  
|---------------------|---------------------------------|------------------|
| Customer Service    |                                 | Confirm membership  
|                     |                                 | General information

## MetLife PDP Plus Dental Plan

| Phone: 800-229-0304 | Website: [MetLife PDP Plus](https://metl.pdpplus.com) | Review dental claims  
|---------------------|---------------------------------|------------------|
| Customer Service    |                                 | Confirm membership  
|                     |                                 | General information