

RENEWAL NOTICE

August 20, 2026

RE: **NAEA Dental – Renewal 10/01/2026**

Dear NAEA Member,

There will be a rate increase for the NAEA Dental plan through MetLife. The new rate is guaranteed for 20 months. There is no change to the benefit.

Enclosed is your invoice for October 2026 which reflects the new rates which will be in effect until June 1, 2028. Below is the new quarterly rate schedule.

Quarterly Rates effective 10/01/026 through 5/31/2026

Low Plan Quarterly Rates				
	Member only	Member + Spouse	Member + Child(ren)	Member + Family
Area 1	\$102.81	\$192.00	\$199.05	\$331.89
Area 2	\$111.21	\$209.85	\$217.50	\$371.40
Area 3	\$124.86	\$248.64	\$257.76	\$406.14
Area 4	\$133.23	\$267.54	\$277.35	\$442.08
Area 5	\$137.46	\$273.75	\$286.02	\$473.25
Area 6	\$145.83	\$294.81	\$305.61	\$507.99

High Plan Quarterly Rates				
	Member only	Member + Spouse	Member + Child(ren)	Member + Family
Area 1	\$126.69	\$256.26	\$309.36	\$463.86
Area 2	\$141.15	\$297.57	\$359.25	\$552.24
Area 3	\$171.57	\$341.88	\$412.74	\$627.72
Area 4	\$184.17	\$366.99	\$443.04	\$687.30
Area 5	\$194.01	\$391.35	\$472.47	\$729.03
Area 6	\$209.22	\$426.06	\$514.38	\$787.65

Areas are determined based on zip code – see the area schedule on the next page.

Should you have any questions with regard to specific services covered, please call the Benefit Representative Line at 1-800-942- 0854 or register with MyBenefits at mybenefits.metlife.com to view covered services.

To find a provider, please visit www.metlife.com/stories/dental-insurance/

Should you have any billing or enrollment questions, please do not hesitate to contact us at (800) 952-4050 or email us at GGB.AffinityPHL@ajg.com

Very truly yours,

Gallagher Affinity

Area Schedule

To determine the appropriate premium rates for a dental plan, look up your state of residence, and then look up your 3-digit zip code, if applicable. Use the Area number that applies to your state/zip to determine the premium rate from the table above.

State	Area	First 3 Digits of Zip Code (if applicable)	State	Area	First 3 Digits of Zip Code (if applicable)
Alabama	1	350-354, 362-364, 367-369	Montana	3	
	2	355-361, 365-366	Nebraska	1	680-684, 689-690
Alaska	6			2	685-688, 691-693
Arizona	2	850-857	Nevada	2	889-891
	3	859-865		4	893-898
Arkansas	2		New Hampshire	4	030, 032, 034-038
California	2	923-925		5	031, 033
	3	900, 905-922, 926-938, 952-953, 955-961	New Jersey	2	071-072
	4	901-904, 939, 945-946, 948, 950-951		3	070, 073, 077, 080-087
	5	940-944, 947, 949, 954		4	074-076, 078-079, 088-089
Colorado	3		New Mexico	3	
Connecticut	4		New York	2	104, 124-129, 133-136, 142
Delaware	4	197, 199		3	103, 109-110, 115, 117-123, 130-132, 137-141, 143-149
	5	198		4	063, 105-108, 111-114, 116
D.C.	3			6	100-102
Florida	2	320-322, 325-329, 334-338, 342-349	North Carolina	3	270-281, 283-289
	3	323-324, 333, 339-341		4	282
	4	330-332	North Dakota	3	
Georgia	2	306-310, 312, 319	Ohio	2	430-435, 437-459
	3	300-305, 311, 313-318, 398		3	436
Hawaii	3		Oklahoma	2	731, 735-749
Idaho	2			3	730, 734
Illinois	1	624, 628-629	Oregon	3	
	2	609-623, 625-627	Pennsylvania	1	150-156, 159-161, 163-164, 171-172, 185, 187
	3	600-608		2	157-158, 162, 165-168, 170, 173-176, 180-184, 186, 188, 190-192
Indiana	1	471, 475		3	169, 177-179, 189, 193-196
	2	460-462, 465-470, 472-474, 476-479	Puerto Rico	1	
	3	463-464	Rhode Island	3	
Iowa	1	508-510, 512-516	South Carolina	3	
	2	500-507, 520-528	South Dakota	2	570, 572-577
	3	511		3	571
Kansas	2		Tennessee	2	
Kentucky	1	400-404, 406-409, 411-419, 425-427	Texas	1	782
	2	405, 410, 420-424		2	754-759, 764-769, 773-774, 776-781, 783-785, 788-789, 794-799
Louisiana	2			3	750-753, 760-763, 770-772, 775, 786-787, 790-793, 885
Maine	3	042-044, 046-047, 049	Utah	1	
	4	039-041, 045, 048	Vermont	4	
Maryland	1	215	Virginia	2	230-246
	2	206, 210-214, 216-219		3	201, 220-229
	3	207-209	Virgin Islands	3	
Massachusetts	3	010, 012-013	Washington	3	990-992, 994
	4	011, 014-027		4	985-989, 993
Michigan	2	486		5	980-984
	3	480-485, 487-499	West Virginia	2	
Minnesota	3		Wisconsin	3	
Mississippi	2		Wyoming	2	
Missouri	1	645			
	2	630-644, 646-651, 653-659			
	3	652			