As an OCC employee who is retiring, you are eligible to continue your participation in the OCC Dental Insurance Program under the PPO option. Your continued participation requires that you pay a monthly premium, as noted below. Your coverage as an active OCC employee will end on your separation date from the OCC, and you will not be extended any period of free dental coverage. You will experience a break in coverage from 31 days up to 60 days during this retiree enrollment process. Please do not schedule any dental procedures during this period. Your coverage as a retiree will become effective the first of the month following your completion of the online enrollment process.

You are required to complete the enrollment process within 31 days from your separation date from the OCC. You must choose either electronic funds transfer (EFT) or recurring credit card payment to pay your monthly premiums. The premium rates are:

<table>
<thead>
<tr>
<th>Premium Category</th>
<th>Monthly Premium Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (retiree only)</td>
<td>$47.38</td>
</tr>
<tr>
<td>Two person (retiree and one dependent)</td>
<td>$85.64</td>
</tr>
<tr>
<td>Family (retiree and two or more dependents)</td>
<td>$155.02</td>
</tr>
</tbody>
</table>

To enroll in the program as a retiree, you must follow all three steps within 31 days of your separation date:

**Step 1**
Wait at least 15 calendar days from the end of the pay period in which you separate from the OCC.

**Step 2**
Go to [www.deltadentalins.com/occ/retirees-enrollment-information.html](http://www.deltadentalins.com/occ/retirees-enrollment-information.html) and click “Enroll Now!” on the right-hand side of the page, under Resources. You are required to pay two months of premiums in advance of the effective date of your coverage as a retiree. Follow the system prompts and enter the payment information for the two-month initial premium payment.

**Step 3**
Complete the Electronic Funds Transfer (EFT) and Recurring Credit Card (RCC) Payment Authorization Form to establish the recurring method for making your monthly dental premium payments and submit it to Delta Dental one of three ways:

**Online:** Go to [www.deltadentalins.com/occ](http://www.deltadentalins.com/occ) and log on to the Consumer Toolkit®. Complete the EFT/RCC form and hit “Submit.”

**Mail:** Go to [www.deltadentalins.com/occ/retirees-enrollment-information.html](http://www.deltadentalins.com/occ/retirees-enrollment-information.html) and click the link to the EFT/RCC authorization form on the right-hand side of the page, under Resources. Print and complete the form, sign and date it, and mail it to the address indicated on the form.

**Fax:** Print and complete the form, sign and date it, and fax it to 916-851-1559.
Your benefits as a retiree participating in the OCC Dental Insurance Program program will remain the same as those for active employees. The only difference is that you are responsible for paying a monthly premium for as long as you remain enrolled in the program as a retiree. Note that monthly premium rates may change in the future; if that happens, Delta Dental will notify you directly. To help you get the most value for your program costs, you are encouraged to use Delta Dental’s nationwide PPO dentist network for all your covered dental care. Go to www.deltadentalins.com/occ and enter your location under “Find a Dentist” on the right-hand side of the page to find a Delta Dental PPO network dentist in your area.

As a reminder, please refer to the OCC Dental Program Guide, which you can find on the Delta Dental website at www.deltadentalins.com/occ on the right-hand side of the Welcome Page under Resources. This guide contains the latest descriptions of covered services and a chart that provides you a snapshot view of the PPO dental benefits.

If you have any questions concerning the enrollment process, the effective date of dental coverage as a retiree, or dental program benefits, please call Delta Dental’s Customer Service department at 844-883-4288.