Here is the information from the UMass HR benefits page (<https://www.umass.edu/humres/dental-and-vision-insurance>). It refers you to the BHE MetLife Dental Plans page (<https://bhe.healthplansinc.com/members/>).

I think that you can pay 102% of the premium to continue your benefits under COBRA for another 18 months. I don’t know who referred you to me, but I think Leslie, Sue, or Jackie might have more information about the health and welfare trust to keep this benefit under COBRA—here is more info about your three dental insurance options, below.

The UMass website describes your options upon retirement at <https://www.umass.edu/humres/instructions-all-benefited-employees-2>:

         **Dental Insurance**: the dental insurance you have as an employee ends following your retirement. You have two options for dental insurance based on your former University employment. If dental insurance coverage is important to you, explore these and other dental coverage options (e.g., through the [MA Health Connector](http://www.mahealthconnector.org/), the AARP and other).

1.      **COBRA**: you may continue your employee dental insurance plan for up to 18 months (up to 36 months through MA Public Employees Fund for members of AFSCME Unit A and PSU/MTA Units A&B) by paying 102% of the premium. Your [dental plan administrator](https://www.umass.edu/humres/dental-and-vision-insurance) will send a COBRA notice to your home. If you wish to continue your current coverage under COBRA, return the COBRA enrollment form to that administrator. COBRA dental premiums are not deducted from your monthly MSERS pension or ORP payments; you will need to make direct premium payments to the plan administrator.

2.      **GIC Retiree Dental Plan**: you may enroll in the GIC Retiree Dental Plan (plan information in the [GIC Retiree Benefit Decision Guide](https://www.umass.edu/humres/gic-retiree-benefit-decision-guide)) upon retirement, upon involuntary loss of coverage under another plan (for instance expiration of coverage under COBRA, above) or during the GIC open enrollment (end of April/beginning of May each year with coverage effective July 1) any year. Please note that if you enroll in the GIC Retiree Dental Plan and later cancel your coverage, you are not eligible to re-enroll in the future.

3.      **Other**: you may choose to purchase dental insurance through the [Commonwealth Connector](https://www.mahealthconnector.org/), another organization...or not to purchase dental insurance. You are not required to purchase dental insurance.

Still have questions? HR Benefits Manager and GIC/H&W Trustee, Kelly Pleasant can be reached at: mailto:kpleasant@admin.umass.edu