

August 18, 2005

MEMORANDUM

TO: Chapter Presidents

RE: New Dental Plans for NTEU Members — UPDATE

SUMMARY: On August 15, NTEU announced two new dental plans through MetLife® available to NTEU members only. Premiums for the plans are now available on the NTEU website, and the Enrollment Center is taking calls.

On August 15, I announced the newest benefit only available to NTEU members. In conjunction with MetLife, NTEU is now offering two high-quality dental plans through MetLife's Preferred Dentist Program.

On Monday and Tuesday of this week, some chapters and members may have experienced some delay when calling the Enrollment Center for premium information or to request additional information on the plans. Due to the greater than expected positive response, the Enrollment Center experienced a delay in responding to requests for information. I am pleased to inform you that the Enrollment Center has made some internal adjustments and is now taking calls and enrolling NTEU members in the MetLife dental plans. If a member is asked to leave a message, their phone call will now be returned expeditiously.

In addition, the premiums for both plans are now available on the NTEU website, www.nteu.org. Those interested in seeing the plan summary and rates can visit the NTEU website, click on Member Benefits/Insurance, and have access to that information.

Finally, in response to some confusion regarding the discontinued CIGNA dental plan, I want to reiterate that those NTEU members currently enrolled in the CIGNA plan can continue their enrollment in the CIGNA plan as long as they continue following the plan guidelines. The announcement of the new MetLife plans in no way requires current enrollees to cancel their CIGNA dental insurance unless they choose to do so.

Attached is a flier that should be reproduced and distributed to NTEU members. If there are any questions regarding the specifics of the new MetLife dental plans, please visit the Member Benefits section of the NTEU website, www.nteu.org. Members can enroll and receive additional information by calling the NTEU Enrollment Center at 1-800-498-0207.

If you have any questions please contact Tamara Schultz, NTEU's Benefits Coordinator, at 202-572-5500, ext 7047, or via e-mail at Tamara.Schultz@nteu.org. However, specific plan or enrollment questions should be directed to the NTEU website or the Enrollment Center referenced above.

Colleen M. Kelley
National President

Attachment

MetLife Preferred Dentist Program Highlights for NTEU Members

Call **1-800-498-0207** for additional information,
program costs and to enroll in the plan!

Log on to www.MetLife.com/mybenefits to find a participating PDP dentist or to view the schedule for the Copay plan (to log in, please type “NTEU” as the company name).

Information can also be found on the NTEU website at www.nteu.org.

As an NTEU Member, you can choose between:

Comprehensive Plan			Copay Plan		
Coverage	In-Network	Out-Network	Coverage	In-Network	Out-Network
Preventive	100%	100% of PDP Fee*	Preventive	See copay schedule	90% of PDP Fee*
Basic	80%	80% of PDP Fee*	Basic	See copay schedule	70% of PDP Fee*
Major	50%	50% of PDP Fee*	Major	See copay schedule	40% of PDP Fee*
Orthodontia	50%	50% of PDP Fee*	Orthodontia	Not Covered	Not Covered
Deductible**	In-Network	Out-Network	Deductible*	In-Network	Out-Network
Individual	\$50	\$50	Individual	None	\$50
Family	\$150	\$150	Family	None	\$150
Per Person Maximums	In-Network	Out-Network	Per Person Maximums	In-Network	Out-Network
Annual	\$1,000	\$1,000	Annual	\$1,000	\$1,000
Orthodontia Lifetime	\$1,000	\$1,000	Orthodontia Lifetime	Not Applicable	Not Applicable
*PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full.			*PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full.		
**Deductible applies only to Basic and Major services.			**Deductible applies only to Basic and Major services.		
			The Copay Plan is not available in CT or TX		

Both plans offer access to MetLife’s national network of more than 75,000 dentists and dental specialists. If you choose to use a network dentist, you receive a discount on services between 10-35%. However, both plans provide coverage even when using a non-network dentist.