

Dear Valued Employee,

We are always looking to offer the best in benefits for you and your family.

Recently, we reviewed a new dental insurance plan that we think is just right for our employees. It's called **DentalNOW!**SM

What makes it so unique is that it offers *freedom of choice* ... that means you get to choose which dentist you want to go to ... and, when you do, you can be covered for preventive & diagnostic, basic, and major services.

Here are more advantages of **DentalNOW!**:

- **Affordable Rates**
- **Available to you and your family**
- **No pre-existing penalties**
- **No Waiting Period for Preventive & Diagnostic Services**
- **Convenience of automatic payroll-deduction of your premiums**

The monthly premium to cover Yourself is \$_____.

The monthly premium to cover Yourself and One Family Member is \$_____.

The monthly premium to cover Yourself and Your Family is \$_____.

DentalNOW! is completely voluntary. You are not required to enroll. However, we urge you to consider it -- to help you pay for the proper dental care for you and your family.

Please read the attached Plan Description carefully and decide if **DentalNOW!** is right for you. Then fill out the Enrollment Form and return it to your supervisor. (If you decide not to accept this plan, you must check either the decline box or the waiver of coverage box, and sign and return the Form.)

DentalNOW! is a value that's hard to beat. So return your Enrollment Form by_____.

Cordially,

P.S. Please **review the Plan Description** provided for further details on **DentalNOW!** **Complete and return the Enrollment Form** today for dental coverage for you and your family. *We know soon you'll have something to smile about!* Issuance of coverage is subject to satisfaction of the required minimum participation levels.