

(NAME)
(AND)
(ADDRESS)

Dear ABA Member:

Like other health-related services, costs for dental care are on the rise. That's why we're pleased to give ABA members this opportunity to enroll for a plan specifically designed to help you control your dental costs.

The ABI-sponsored *ABI CareSelect Dental Plan*, underwritten by The United States Life Insurance Company in the City of New York, a subsidiary of American International Group, Inc. (AIG), lets you use any dentist you choose — or you have the option to choose a network provider for greater savings.

As a member of the American Bar Association, you can obtain this **comprehensive dental coverage for yourself, your spouse and your unmarried children** under age 19 (or under 25 if he or she is a dependent and a full-time student, subject to state variations). The plan covers a wide range of the preventative and specialty services you want:

- There are **no waiting periods** for preventative and basic services.
- **Preventative services** such as exams, cleanings and fluoride treatments are **100% covered** after the first plan year; there are no out-of-pocket costs or co-payments for these services (other than an annual deductible).
- **Orthodontia benefits** begin after year 2 of coverage under the plan.
- Unlike some employer-provided plans, **this plan can stay with you if you change jobs.**

To enroll, simply review the enclosed brochure and cost information, then follow these **three simple steps**:

1. **Complete the brief enrollment form** and indicate which family members will be covered under this plan.
2. **Find your monthly cost** for this plan by referring to the "Premium Cost Guide" chart, and determine which billing mode you'd like to use: monthly, quarterly, semi-annual or annual.
3. **Return the enrollment form**, along with a check for your first monthly premium, regardless of the payment option selected, payable to American Bar Insurance.

That's it! We think you'll agree that it couldn't be easier to enroll for this comprehensive dental coverage that every family needs. Please don't hesitate to call the plan's administrator at (800) 445-9862 from 8:30 am to 4:45 pm CST, if you have any questions about this plan or your cost for the coverage you want.

Sincerely,



William R. Bear, FLMI
Account Manager

P.S. This is your opportunity to enroll in a dental plan that gives you an economical way to save on your dental costs. Take a moment now to see what your plan costs would be, then complete and return the enrollment form today!