



October 26, 2010

RE: New Altus Dental coverage for N.E.P.B.A. members effective January 1, 2011

Dear N.E.P.B.A. member;

On behalf of everyone at Altus Dental, I would like to welcome you to our program and convey our commitment to providing you and any of your covered dependents with the highest quality dental benefits available in the marketplace. With Altus Dental coverage you gain access to the many unique advantages of our products and benefit delivery system. A key aspect of this platform is that Altus Dental delivers impeccable service, which has enabled us to develop an outstanding reputation with our business partners, clients and members.

Just a few of the enhanced features that Altus Dental provides to N.E.P.B.A. members include:

- **Our provider network is the largest and fastest growing dental PPO network in Massachusetts.** More than 4,500 dental locations in Massachusetts already participate with Altus Dental and we grow by an additional 250-300 participating locations each year;
- **Altus Dental provides the flexibility and convenience to receive services both in and out of network eliminating disruption for our members.** Our cardholders enjoy the freedom to take advantage of outstanding in network discounted arrangements or to go out of network and have their dentist reimbursed directly and at the usual and customary fee for the area where service is rendered;
- **More than 1,000 Massachusetts groups have already made a decision to offer an Altus Dental program.** Our book of accounts currently includes a broad range of clients including Health and Welfare, Municipal and Private Sector group business. We understand the unique needs and expectations of our membership in each of these market segments; and
- **More than 750,000 people are insured throughout our family of locally based dental insurance companies** and we have the experience and efficiency's to meet any expectations of important clients such as the N.E.P.B.A.

For these and many other aspects of our program it is no surprise that Altus Dental is Massachusetts fastest growing and also widely considered it's most innovative dental program. We are excited to have been selected as the dental carrier for the N.E.P.B.A and its members and look forward to providing for your dental benefits.

Sincerely,

Joseph R. Perroni  
Vice President, Sales

**PLEASE SEE ATTACHED BENEFIT HIGHLIGHTS WHICH DESCRIBES IN GREATER DETAIL THE DENTAL PROGRAM SELECTED FOR N.E.P.B.A. MEMBERS BEGINNING JANUARY 1, 2011.**

