

Metropolitan Life Insurance Company  
Employee Benefits Sales & Service  
8825 Stanford Boulevard, Suite 105, Columbia, MD 21045



**George O. Trenchard III**  
Senior Client Executive  
Institutional Business – Mid-Atlantic Region

**Registered Representative**

June 18, 2007

Ms. Susan Rose  
Oversight Manager  
Department of Human Resources  
Federal Deposit Insurance Corporation  
3501 North Fairfax Drive  
Arlington, VA 22226-3500

Re: FDIC's Dental Plan as Primary

Dear Susan:

Please accept this letter as confirmation that as of January 1, 2007, for purposes of Coordination of Benefits (COB), FDIC's Dental plan with MetLife is always primary for all enrollees and their eligible dependents. This COB structure will also apply to retirees/subscribers. This policy includes enrollees or dependents enrolled in another dental plan through employment. The 'oldest plan', employer provided insurance, or 'birthday rule' provisions do not apply. The FDIC Dental plan is primary in all situations.

If any external parties have questions on this policy, please direct them to contact MetLife's Customer Service Unit.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Trenchard III", is written over a horizontal line.

George O. Trenchard III  
Senior Client Executive

cc: Pam Doud  
Marybeth MacLean