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August 18, 2022

Ms. Gretchen Holmes
Sr. Human Resources Specialist, DOA
Federal Deposit Insurance Corporation
3501 Fairfax Drive, VS-B6050
Arlington, VA 22226

Re: FDIC's Dental Plan as Primary
CORHQ-21-C-0002

Dear Gretchen,

The purpose of this letter is to reconfirm that under FDIC's dental Contract CORHQ-21-C-0002, effective January 1, 2021, for purposes of Coordination of Benefits (COB) FDIC's Dental plan with MetLife is always primary for all enrollees and their eligible dependents as has been the case since January 1, 2007. 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.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Timothy H. McClurg', with a stylized, flowing script.

Timothy H. McClurg

Cc: Carol Martin - FDIC
Jack Nenna & Lynda Verbeke - MetLife