

**BOARD OF TRUSTEES
DEPARTMENT OF HIGHER EDUCATION
MASSACHUSETTS TEACHERS ASSOCIATION HEALTH & WELFARE FUND
P.O. BOX 6249
JOHN F. KENNEDY STATION
BOSTON, MASSACHUSETTS 02114-0016**

May 23, 2012

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Dear MTA Dental Subscriber:

On behalf of the Trustees of the Board of Higher Education Massachusetts Teachers Association Health & Welfare Trust Fund, I am pleased to announce a valuable upgrade to your dental care plan (the "Plan").

Effective July 1, 2012, your unmarried dependent children will be eligible for coverage up to their 26th birthday regardless of their enrollment in a post-secondary education program. This means that you will no longer have to provide the annual certification that your dependent child is a full-time student. We are very pleased to offer you this plan upgrade because we recognize that many parents continue to pay the health and dental expenses of their dependent children well after they complete their undergraduate education. We are even more pleased to offer this plan upgrade at no additional cost to you.

The upgraded coverage will go into effect July 1, 2012 and will remain in effect until your dependent child gets married or reaches twenty-six years of age, at which time the coverage under the Plan will end. However, your child will be eligible to continue receiving benefits under the Plan through the COBRA Program by paying the premium that is then in effect. The COBRA coverage will be an individual plan and will be the same as the child had before the coverage ended.

If your child is currently covered under the Plan through the COBRA Program, the child's obligation to pay the premium will end on June 30, 2012 and any payments that have been applied to a future period will be refunded.

If your child, who is currently under twenty-six years of age, had become ineligible for coverage under the Plan due to his or her age, we will reinstate the coverage as of July 1, 2012; you simply have to inform us of his/her eligibility on the enrollment form available at your campus Human Resources office. Please note however, that if your child has gotten married, such child will not be eligible for reinstatement.

I would like to remind you that you can receive additional information about your benefits under the Plan by registering at the MetLife website: www.metlife.com/mybenefits. By registering, you will be able to keep track of your utilization of the Plan, which in turn can help you plan for your dental needs.

On the reverse side of this letter, you may view the applicable Rider to this Plan that will become effective July 1, 2012. If you have any questions, you may contact the Plan Administrator at 800.295.9516.

On behalf of the Board of Trustees of the MTA Health and Welfare Trust Fund, I would like to thank you for your continued participation in the dental care plan.

Very truly yours,


Melissa Woodard, Co- Chair
BHE/MTA Health & Welfare Trust Fund



Metropolitan Life Insurance Company
200 Park Avenue, New York, New York 10166

CERTIFICATE RIDER

Group Policy No.: 93994-1-G

Policyholder: Trustees of the Board of Higher Education/Massachusetts Teachers Association Health and Welfare Trust Fund

Effective Date: July 1, 2012

The certificate is changed as follows:

Applicable to Dental Insurance

In the **DEFINITIONS**, replace **Child** with the following:

"Child means the following: (for residents of Minnesota, Montana, New Mexico, Utah and Washington, the Child Definition is modified as explained in the Notice pages of this certificate - please consult the Notice)

Your natural child; Your adopted child; Your stepchild who resides with You; or a child who resides with and is fully supported by You; and who, in each case, is under age 26 and unmarried.

An adopted child includes a child placed in Your physical custody for purpose of adoption. If prior to completion of the legal adoption the child is removed from Your custody, the child's status as an adopted child will end.

If You provide Us notice, a Child also includes a child for whom You must provide Dental Insurance due to a Qualified Medical Child Support Order as defined in the United States Employee Retirement Income Security Act of 1974 as amended.

The term does not include any person who:

- is on active duty in the military of any country or international authority; however, active duty for this purpose does not include weekend or summer training for the reserve forces of the United States, including the National Guard; or
- is insured under the Group Policy as an employee."

This rider is to be attached to and made part of the certificate.