

April, 2008

<Dr.><FIRST NAME><LAST NAME>

<ADDRESS>

<CITY> <STATE><ZIP>

Dear Doctor:

We are pleased to announce that LIBERTY Dental Plan, one of the nation's highest rated and fastest growing dental plans, is expanding operations to your area. This is your invitation to join our group of high quality, practicing Dentists as a participating network professional.

As a fellow practicing New York Dentist, you are asked to participate with a variety of Dental Plans who provide dental service benefits to our patients. Founded and managed by Dentists, LIBERTY Dental Plan is committed to minimizing the difficulties Dentists and their office staff experience with other dental plans. To this end, LIBERTY is dedicated to:

- assuring dental care decisions are made by dentists
- improving reimbursement with more competitive fee schedules
- reducing claims payment turn-around time
- easing dental plan administration for the following with our online technology
 - claims submission and adjudication
 - member eligibility and coverage determination
 - prior authorization protocols

LIBERTY currently offers dental benefits to our members from a variety of settings: large and small employers groups, State and Federal sponsored programs, municipalities, labor unions, and insurers. Our growth estimates for your area from current clients who have local employees and families in need of coverage require LIBERTY to develop a professional network of quality Dentists soon. To this end, we have simplified the contracting process using the enclosed abbreviated application. Promptly sign and return one copy of the enclosed agreement in the prepaid envelope provided. Your participation requires no investment.

If you have any questions regarding the enclosed materials, please contact our Provider Relations Representatives at (888) 703-6999.

We look forward to working together to ensure our patients continue to receive high quality dental care from a dental plan who understands Dentists.

Yours for Better Dental Health,

Stacie Callian, D.D.S.

Dental Director