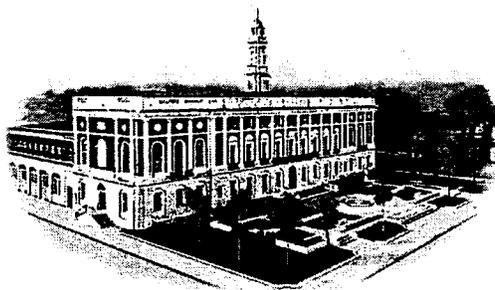


NEIL M. O'LEARY  
MAYOR



JOSEPH A. GEARY  
CHIEF OF STAFF

OFFICE OF THE MAYOR

March 20, 2013

**THE CITY OF WATERBURY**  
CONNECTICUT

Dear Retiree,

I wanted to personally write to you to let you know that effective July 1, 2013, your medical benefits will be administered by a new third party administrator, CIGNA, and that your dental benefits will be administered by Delta Dental. Prescription benefits will continue to be administered through Express Scripts (formerly Medco).

CIGNA and Delta Dental have each committed to provide you with medical and dental benefits comparable to the benefits you currently receive as a retiree of the City at substantially reduced administrative fees. I believe that CIGNA and Delta Dental will provide you with excellent service, extensive provider networks and continuity of service to meet you and your family's medical and dental needs. They have many years of experience and the City will rely upon their years of expertise to make this change as easy for you and your family as it can be.

I understand that you and your family may have many questions about this important change so I would like to invite those currently in the Waterbury area to informational sessions at City Hall on Wednesday, March 27, 2013 in Veteran's Memorial Hall. There will be two sessions, one at 9:00 a.m. and one at 11:00 a.m. If you can, please plan to attend.

You will have an opportunity to meet representatives from both CIGNA and Delta Dental, listen to their presentations and ask questions. If necessary, we will schedule additional meetings at a later date. If you feel you need to meet one-on-one with a CIGNA or Delta Dental representative, they have assured me they will make themselves available.

For those outside the Waterbury area, there will be a series of mailings so that you get all of the information you need to understand this change. Please make every effort to review the materials that you receive. You will be able to call and speak with CIGNA and Delta Dental so they can answer any questions you or a family member may have.

I am confident that CIGNA and Delta Dental will provide excellent and cost effective third party administrative services for everyone covered by our plans.

Sincerely,

Neil M. O'Leary  
Mayor, City of Waterbury