



151 Farmington Avenue

Hartford, CT 06156

Dear Occidental Petroleum Retiree and Family:

Vital Savings by Aetna® is an affordable alternative to dental insurance that offers discounts on dental care through the Aetna Dental Access Network. Vital Savings by Aetna® also offers access to discounts on vision, alternative healthcare and fitness at no additional charge.

No hassle discounts

The program is easy to use. There are no claim forms, no deductibles or maximums, no frequency limitations and no waiting periods. And there are no age restrictions or exclusions for pre-existing conditions. Simply present the Vital Savings ID card to a participating dentist and receive the Vital Savings by Aetna® discount.

Low rates for Occidental Petroleum retirees

For Occidental Petroleum retirees, the monthly rates are \$4.00 for one participant (single) or \$7.00 for family participation. Annual rates are \$48.00 for one participant (single) or \$84.00 for family participation.

Two easy ways to join

- By phone: Call 1-866-36-VITAL. In order to get this special rate when you join you must provide your Employer Promotional Code: 882016-018 (note: the format is six digits, a hyphen, followed by three digits).
- Online: Log on to www.vitalsavingsbyaetna.com and answer the questions as follows:
 - Are you an employer, administrator, or trustee? No
 - Were you referred to this site by your employer, administrator, school, or trustee? Yes
 - Choose "I have enrolled directly with Aetna"
 - Then select "Sign up". You will be presented with the page to enter your Employer Promotional Code: 882016-018.

Questions?

Log on to www.vitalsavingsbyaetna.com or call 1-866-36-VITAL.

You may join anytime. If you're interested in saving money, this is an outstanding opportunity for you to reduce the cost of your dental care.

Sincerely,

Aetna

The Vital Savings by Aetna® program (the "Program") is not insurance. The program does not meet the Minimum Creditable Coverage requirements in Massachusetts. It provides Members with access to discounts at certain health care providers for medical and dental services. These discounts are discounted fees according to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna discount program. The range of discounts provided under the Program will vary depending on the type of provider and type of service received. The Program does not make payments directly to the participating providers of medical and dental services. Each Member is obligated to pay for all services or products but will receive a discount from those health care providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-866-368-4825, is the Discount Medical Plan Organization www.vitalsavingsbyaetna.com

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).