

December 1, 1952

Mrs. S. Telleris
Health Information Foundation
470 Lexington Avenue
New York City

Dear Mrs. Telleris:

In accordance with our recent telephone conversation I am listing below certain of the employers who have Group policies underwritten by the Metro Cities which continue hospital and surgical insurance on employees after retirement. Some of these also continue insurance on dependents of retired employees as well. The coverage after retirement is provided generally in one of two ways.

1. The benefits payable with respect to hospital confinement, commencing, and surgical operation performed, after retirement from active work are subject to a specified maximum. Such maximum may be expressed separately for each coverage and usually represents the maximum amount an individual could receive during active employment for one hospital confinement or one period of disability. In some circumstances the maximum is expressed as an overall dollar limit with no specific restriction on the various types of benefits. Of course, in either event the payment of the benefits is subject to the same terms or conditions as during active employment.
2. Under this arrangement a maximum benefit is permitted during a 12-month period. This period is expressed usually in terms of 12 months commencing with the date of retirement. Under this arrangement benefits are payable up to the maximum dollar amount during any 12-month period.

You may also be interested to know whether or not the retirement is provided without cost to the retired employee. This indicates that there is no additional payment of money involved between the employer and the employee.

Group which continues Hospital and Surgical Ins. on Employees after retirement

Hypertec Manhattan

Chicago Gas & Electric
Standard Oil Co. of Indiana
A. P. Green Firebrick
Times Power & Light

Corning Glass
Lerney Chocolate
Ginger Manufacturing
American Optical

I have given you the above list with the understanding that it will be used by you on a confidential basis. We also agreed that if you desire to use details of any employer's plan, or the name of any employer, that you would do so only after giving me an opportunity to ask the employer for his consent.

Very truly yours,

Assistant Secretary

WST