December 1, 1952

Mrs. S. Tolleris
Health Information Foundation
420 Lexington Avenue
New York City

Dear Mrs. Tolleris:

In accordance with our recent telephone conversation I am listing below certain of the employers who have Group policies underwritten by the Metropolitan 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 over-all 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 [illegible] of 12 months commencing with the date of [illegible]ment. Under this arrangement benefits are payable up [illegible] 31 days during any 12-month period.

[illegible] also be interested to know whether or not the [illegible] retirement is provided without cost to the retired [illegible] indicates that there is no uniform pattern of [illegible] between the Employer and the employee.

Groups which continue Hospital and Surgical Ins. on Employees after retirement

Raybestos Manhattan

| | |
|---|---|
| Oklahoma Gas & Electric | Corning Glass |
| Standard Oil Co. of Indiana | Hershey Chocolate |
| A. P. Green Firebrick | Singer Manufacturing |
| Texas Power & Light | 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 Actuary

WST