



Uniroyal Chemical Company, Inc.

Benson Road
Middlebury, CT 06749
203-573-3512
1-800-203-573-2311

March 1, 1999

Mrs. Edith Criss
4398 Lockwood Road
Perry, OH 44081

Dear Mrs. Criss:

We are very sorry to hear of the death of your spouse and our retiree, Mr. James E. Criss. At this time we wish to extend our sincere sympathy for your loss. In an attempt to help you with the transition of your benefits, we have summarized the benefits that will be provided by the Uniroyal Chemical Plans as outlined below.

Monthly Pension Allowance

At the time of his retirement, Mr. Criss choose a Survivorship Option, which provides for beneficiary payments to be made upon his death in the amount of 100% of his monthly allowance. You are the designated beneficiary under this Option and are eligible to receive monthly payments of \$94.29 for your lifetime.

Monthly pension checks are issued by State Street Bank in Boston and mailed for receipt by the last day of the month in which they are payable. The check stub will detail your payments and deductions as well as year to dates.

State Street Bank also offers for your convenience direct deposit of your check into your bank account through wire transfer services, called ACH deposits. With ACH deposit, your monthly pension funds are wired directly into your account on the exact date due. A form is enclosed if you choose to implement this system now or at a later date.

Group Life Insurance

Mr. Criss was covered in the amount of \$11,500 of group life insurance with Unicare Life Insurance Company, and you are listed as the designated beneficiary under this benefit. Enclosed is the necessary form for you to complete. Please attach a certified copy of the death certificate to the completed claim form and return them to my attention. You should receive payment in approximately 2-3 weeks after returning the completed form.

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Group Life Insurance

In addition, as a surviving spouse of a USWA retiree, you are also eligible to receive a one-time Surviving Spouse Death Benefit payment of \$2,250. The attached claim form needs to be completed and also returned to my attention.

Medical Insurance

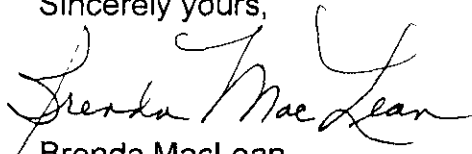
Medical coverage will be continued under Anthem Blue Cross/Blue Shield. Please continue to use the medical card you presently have on hand until new cards are issued from Blue Cross/Blue Shield. There will not be any charge for this coverage.

You will remain eligible for EMERGENCY drug benefits under Anthem Blue Cross/Blue Shield. However, all maintenance prescriptions should be filed under Caremark Pharmaceutical Services.

A separate form is enclosed to make a change in your home address. A current home address is imperative in maintaining your benefit eligibility.

A small supply of benefit forms and a copy of the Health Care Benefit summary are also enclosed. Please feel free to call our Retirement Department at 203-573-3512 or, toll-free, 1-800-573-3070 if you have any questions or problems concerning your surviving spouse benefits.

Sincerely yours,

A handwritten signature in cursive script that reads "Brenda MacLean". The signature is written in black ink and is positioned above the printed name and title.

Brenda MacLean
Retirement Specialist