

***Kinder Morgan, Inc. Plan Design
MetLife® Preferred Dentist Program (PDP)***

Dear Kinder Morgan, Inc. Employees:

Kinder Morgan, Inc. is always looking for ways to improve your benefits plan and help you be as healthy and happy as you can be. Getting the protection you need shouldn't be difficult or expensive. That's why we're pleased to offer you a dental benefit plan from MetLife. With the plan, which features the MetLife® Preferred Dentist Program (PDP), you can get dental coverage with real advantages.

Dental coverage designed for the real world

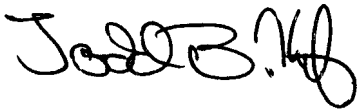
MetLife, an industry leader for more than 40 years, offers easy-to-understand dental coverage that allows you to:

- **Protect** — you and your family from the rising costs of dental care by providing coverage for preventive, basic and complex services that help ensure long-term oral health.
- **Choose** — any dentist you want.
- **Save** — on out-of-pocket expenses by receiving services from one of more than 60,000 participating PDP dentists who agree to charge fees typically 10-30% lower than normal for your area.

Your dental benefits plan becomes effective on January 1, 2004. If you're currently enrolled in the MetLife Dental Benefits Plan, your dental coverage will continue without interruption, unless you choose to discontinue coverage.

Wait, there's more! We're not content to just provide you with great dental protection — we want you to have a great experience. That's what our superior service is all about. MetLife processes 85% of claims in five business days or less to get your claim paid faster. And, if you have questions, simply call **1-800-942-0854** or log onto **www.metlife.com/mybenefits**, to access all the tools and information you will need to be a better-informed user of your dental plan.

Sincerely,



Vice-President
Dental Product Management

P.S. Please refer to the enclosed materials for more information on this dental benefits program.

Like most group health insurance policies, MetLife group policies contain certain exclusions, limitations, waiting period and terms for keeping them in force. Please contact MetLife for complete details.

MetLife[®] Preferred Dentist Program Benefit Summary

Coverage Type:	<u>In-Network</u>	<u>Out-of-Network</u>
Type A - Preventive	100% of PDP Fee*	100% of R&C Fee**
Type B - Basic Restorative	80% of PDP Fee*	80% of R&C Fee**
Type C - Major Restorative	50% of PDP Fee*	50% of R&C Fee**
Type D - Orthodontia	50% of PDP Fee*	50% of R&C Fee**

Deductible***	<u>In-Network</u>	<u>Out-of-Network</u>
Individual	\$50	\$50
Family	\$150	\$150

Annual Maximum Benefit:	<u>In-Network</u>	<u>Out-of-Network</u>
Per Person	\$1,500	\$1,500

Orthodontia Lifetime Maximum:	<u>In-Network</u>	<u>Out-of-Network</u>
Per Person	\$1,500	\$1,500

* PDP Fee refers to the fees that participating PDP dentists have agreed to accept as payment in full.

** Reasonable & Customary charges are based on the research of a dentist's usual, actual & community average charge as determined by MetLife.

***Applies only to Type B & C Services.

An Example of Savings When You Visit a Participating PDP Dentist

Take a look at a hypothetical example* that shows how receiving services from a PDP dentist can save you money:

Your Dentist says you need a Crown, a type C service:

PDP Fee: \$375.00 R&C Fee: \$500.00

Dentist's Usual Fee: \$600.00

* Please note: this example assumes that your annual deductible has been met.

(IN-NETWORK)		(OUT-OF-NETWORK)	
When you receive care from a Participating PDP dentist...		When you receive care from a Non Participating PDP dentist...	
The PDP Fee is:	\$375.00	Dentist's Usual Fee is:	\$600.00
Your Plan Pays:		Your Plan Pays:	
(50% x \$375 PDP Fee)	- \$187.50	(50% x \$500 R&C Fee)	- \$250.00
Your Out-of-Pocket Cost:	\$187.50	Your Out-of-Pocket Cost:	\$350.00

**In this example, YOU SAVE \$162.50 (\$350.00 minus \$187.50)...
by using a participating PDP dentist!**

We strongly encourage you to consider using a participating PDP Dentist in order to get the maximum value from your plan. There is additional information in this package concerning participating PDP dentists.

MetLife[®] Preferred Dentist Program (PDP)

List of Primary Covered Services & Limitations

Type A - Preventive

Prophylaxis (cleanings)
 Oral Examinations
 Topical Fluoride Applications
 X-rays

How Many/How Often:

- Two per calendar year
- Two exams per calendar year
- One fluoride treatment per calendar year for dependent children up to 19th birthday.
- Full mouth X-rays: one per 60 months.
- Bitewing X-rays: one set per calendar year for adults; two sets per calendar year for children.

Type B - Basic Restorative

Fillings
 Simple Extractions
 Crown, Denture, and Bridge
 Repair
 Endodontics
 General Anesthesia
 Oral Surgery
 Periodontics

How Many/How Often:

- Root canal treatment limited to once per tooth per 24 months.
- When dentally necessary in connection with oral surgery, extractions or other covered dental services.
- Periodontal scaling and root planing once per quadrant, every 24 months.
- Periodontal surgery once per quadrant, every 36 months.
- Total number of periodontal maintenance treatments and prophylaxis cannot exceed four treatments in a calendar year.

Type C - Major Restorative

Bridges and Dentures

 Crowns/Inlays/Onlays

How Many/How Often:

- Initial placement to replace one or more natural teeth, which are lost while, covered by the Plan.
- Dentures and bridgework replacement: one every 10 years.
- Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed.
- Replacement: once every 5 years.

Type D - Orthodontia

How Many/How Often:

- Dependent children are covered until the end of the month of their 19th birthday or the end of the month of their 25th birthday if unmarried, full-time students.
- All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia.
- Payments are on a repetitive basis.
- Benefit for initial placement of the appliance will be made representing 20% of the total benefit.
- Orthodontic benefits end at cancellation of coverage.

* The service categories and plan limitations shown above represent an overview of your Plan of Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan. A summary plan description will be made available following your plan's effective date, and will govern if any discrepancies exist between this overview and the actual summary plan description.

Employee Name:
 Social Security #:
 Group Name: Kinder Morgan, Inc.
 Group Number: 5532955

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The MetLife[®] Preferred Dentist Program (PDP) Gives You:

Multiple self-servicing channels to get the information you need when you need it.

Visit us online anytime at www.metlife.com/mybenefits or call us at **1-800-942-0854** to:

- Locate a participating dentist online or over the phone.
- Verify your eligibility and download a copy of your plan design.
- Get real-time benefit estimates in your dentist's office.
- Get treatment faster because your dentist can submit your claim form electronically.
- Access pending claim status or review claim history online or over the phone.

4 Easy Steps to Optimize Your Dental Benefit

1. Consider using one of more than 57,000 participating PDP dentists to realize even greater savings on your out-of-pocket expenses.
2. Avoid surprises by asking your dentist to submit a pre-treatment estimate. *While you wait*, your dentist can get a real-time pre-treatment estimate online or over the phone in minutes detailing what your plan will cover and at what payment level.
3. Take advantage of your plan's preventive care benefit (Type A) to help avoid more costly procedures later.
4. Keep the plan overview for future reference and provide a copy to your dentist when you visit.

Like most group dental insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife for complete details.

MetLife[®]

Metropolitan Life Insurance Company, NY, NY 10010
L0205HSOH(exp0504)MLIC-LD

Mail completed claim forms to:

MetLife Dental Claims
P.O. Box 14093
Lexington, KY 40512-4093

Call **1-800-942-0854**:

- Monday- Friday, 6 a.m. to 11 p.m., Saturday, 6 a.m. to 4 p.m., Eastern time, to confirm eligibility, order claim forms or request dentist directories
- Monday-Thursday, 8 a.m. to 11 p.m., Friday, 8 a.m. to 8 p.m., Eastern time, to speak with a live customer service representative

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