

HealthSource

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October 9, 2008

Mr. Raymond Moore
Director – Employee Benefits
FinCor Solutions
6215 W. St. Joseph Hwy.
Lansing, Michigan 48917

Mr. Moore:

This letter is to acknowledge our satisfaction with Julie Krzeminski as our Benefit Consultant for the past four years.

We are extremely pleased with her carrier selection for one of our union's group short term disability benefits. This particular plan was implemented in 2004 – and to date we have had exceptional service from the carrier, no employee complaints on payment of disability benefits and we have had no change in the premium since inception at renewal.

In addition, she has provided value to our organization by completing an in-depth claims analysis of our self funded medical, dental and prescription plan. She educated us on where our claim dollars were being spent and we acted on her plan design and employee education recommendations.

I would recommend Ms. Krzeminski to other employers who are in need of a benefit consultant.

Sincerely,

Katie Adams, MSA
Human Resources Director