

Tom,

Per your discussion with our Underwriting staff, our calculated rates based on the group's makeup and historical experience are approximately 8% above those of the Schools' incumbent carrier. Given our resources and volumes, I hope the agent understands that the time required to produce rates and requisite collateral elements (benefit summaries, etc.) needs to be spent on other analytic activities.

We appreciate the opportunity presented by the agent on behalf of his client, and I am happy for you to simply forward this notice on to Mr. Ward for his records.

***Todd Hutchison
Director of Underwriting
Health Alliance Plan of Michigan***

Tom Heidger
Regional Senior Account Executive
New Business & Consumer Solutions
Health Alliance Plan
2050 S Linden Rd | Flint, MI | 48532
Phone: (810) 230-2282 | Cell: (989) 239-6140 | Fax: (810) 230-2208
theidger@hap.org

