



Date: June 11, 2008

To: Greenberg Farrow Employee

From: Brian Mock

Re: Recent Health Risk Appraisal Mailing

Dear Greenberg Farrow Employee:

You recently received a second copy of the Health Risk Appraisal (Personal Wellness Profile) via the U.S. Mail. I am writing you this letter to inform you that, through a system error, your Social Security Number was printed on the address label that was attached to the outside of the envelope. This was an isolated error and affected a small number of employees; those who were effective after January 1, 2008 and those who moved from the regular plan to the HSA plan.

First I would like to offer my sincere apologies for this unnecessary disclosure. Second, I assure that we have taken the necessary steps to insure that this does not occur again. Approximately 18 months ago we invested in a new claims paying system which allows us to suppress your social security number from all outgoing documents. While we don't understand why the system allowed your social security number to be printed, we have manually corrected the problem, and have implemented measures to re-check the suppression of your social security number monthly.

Because the address label was produced electronically it was likely processed entirely electronically by the Postal Service with little or no human handling, with the exception of pickup and delivery. This minimizes the chance that your Social Security Number was intercepted by another party.

Again, we sincerely apologize for this unnecessary disclosure. Please contact me if you require any further assistance or if you have any questions regarding this matter.

Sincerely,

Brian Mock  
Exec. V.P.  
(800) 241-7319 x226