



August 7, 2007

RE: Advanced Benefit Advisors (ABA)

To Whom It May Concern:

In December 2006, Arthur H. Thomas Company (AHT) invited Advanced Benefit Advisors (ABA) and three other brokers -- including our incumbent broker -- to quote on our self-funded health plan and fully insured dental plan. The ABA staff explored more stop loss carriers and alternative options than any of the other brokers, provided us with the most competitive pricing, while preserving our existing benefits, and offered us both a service and technology platform that surpassed that of the other brokers, as well. Thus, Advanced Benefit Advisors (ABA) was unanimously selected by our corporate benefits committee to become the health and dental insurance broker for AHT effective April 1st.

Both John Romaska and Robert Petcove had "wowed" us with their knowledge of self-funded plans and what services they had to offer that we were not currently receiving. ABA provided us with the following: 1) substantial cost savings of \$60,000. 2) an alternative to our pharmacy benefit provider which would provide us with a "guaranteed savings of \$37,374".

Even after we made the decision to select ABA, they continued to negotiate with the stop loss carriers and have them sharpen their pencils. As an added bonus and a surprise to us, ABA was able to further negotiate a reduction of an additional \$12,000 in our health insurance rates. This now increased our total savings with our stop loss carrier to over \$72,000. We were ecstatic.

I could not complete this reference without acknowledging that shortly after AHT signed on with ABA, John, sustained multiple injuries in a ski accident. Still, while recuperating at home, he made several attempts via email and phone to make sure that our account received uninterrupted, excellent service. John was my personal inspiration. In all of my years in human resources, I have never encountered anyone with his optimism, and his aim to please. John is extraordinary.

Meanwhile, if AHT was in a position to employ any of ABA's staff on our roll, we would not hesitate to do so. Robert and his team are passionate about what they do. They are everything we would like to have in our sales/service employees. They are extremely pleasant, hardworking, ethical people who really know what it means to deliver excellent service and aim to go the extra mile to please the customer. Truly, when you meet them, what you see is what you get; they are genuine.

Sincerely,

MA Coakley

Maria A. Coakley

Vice President – Human Resources