



December 10, 2010

Re: COBRA Termination for Medical Insurance through Blue Cross Blue Shield - Group Plan numbers

Dear

Due to current business conditions, we regret to inform you that the Group Medical Plan offered through Blue Cross Blue Shield to current employees and former employees enrolled via COBRA or in the COBRA waiting period will no longer be available as of December 31, 2010. Current health insurance coverage will cease to be effective at 11:59 p.m. on December 31, 2010. A Certificate of Credible Coverage will be provided to you by ADP's COBRA Client Services.

To help assist with the transition, Prescott Paillet Benefits ("PPB"), our benefits broker, has offered to provide phone consultations or one-on-one meetings with individuals regarding individual and family plans that they offer. They can be contacted at 214-739-5442 during normal business hours for questions about medical plans they provide.

Please note that the involuntary loss of medical coverage may trigger a special enrollment opportunity known as a "qualifying event" for individuals to join a spouse's or parent's plan through their spouse's or parent's employer while outside the normal benefit election period. You will need to act quickly and check with their benefits department for specific details regarding their plan.

Should you have any questions or need further information on how to obtain a Certificate please contact ADP's Cobra Client Services at 800-526-2720.

Human Resources Department
Credit Solutions of America, LLC