

May 22, 2018

Maurice Greenberg 70 Pine St. New York, New York 10028

Dear Mr. Greenberg:

This letter is in response to your E-mail request for information concerning Health Care Options. We have been unsuccessful in contacting you via your E-mail address.

Thank you for your participation in our Health Care Options. We received your recent inquiry regarding discounts available to insured members.

Please be advised that several discounts are available to insured members, including a 5% discount if there are two insured members on the account with a Medicare Supplement and/or Hospital Indemnity plan.

We are pleased that we can offer this discount. It is one way that our Health Care Options program can remain competitive and continue to provide superior service to our customers.

Please be advised that in some states, we provide a discount if there are two insured members on the same account with a Medicare Supplement and/or a Hospital Indemnity plan. Unfortunately, in your state, this discount is not available through our Health Care Options.

However, there are other options available including Electronic Funds Transfer (EFT). When you sign up for EFT, your monthly payments are automatically deducted from your bank account, and you receive a \$2.00 discount every month – up to \$24.00 a year – on your total household premium.

We apologize for the delay in responding to your inquiry.

If you have any questions or concerns, please call our toll free number 1-800-380-1000, Health Care Options Customer Service Representatives are available to help you weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m., Eastern Time.

Sincerely,

Susan Smith

Susan Smith Vice President, Customer Service