***FAX COVER SHEET***

***Total Pages (including cover sheet): 13***

* *Response to Overdue Notice dated 7/9/2015 🡪 3 pages [A1, A2, A3]*
* *Response to Overdue Notice dated 2/29/2016 🡪 3 pages [B1, B2, B3]*
* *Response to Overdue Notice dated 3/14/2016 🡪 3 pages [C1, C2, C3]*
* *Response to Second Receipt Request dated 4/1/2016 🡪 3 pages [D1, D2, D3]*

***From:*** Senthil K. Murugan, Merck & Co. Phone: 267-305-6571

***To:*** Representative, Horizon BCBS FSA *Fax Number*: 973-274-2233

***Subject:*** Response to three Overdue notices and one Second Receipt Request for FSA Claims.

***Dear Representative,***

I received few receipt requests and overdue notices for FSA claims during the past several months via Merck & co. email address. However, Merck & co email filtering system classified them as spam emails and I was not able to see them on time. I noticed many of these requests recently and I am responding to them as much as I can. I apologize for the delay and I sincerely hope that you will consider the responses and approve the claims that were denied earlier.

I have attached three pages for each request:

Page 1: The notice received from Horizon BCBS FSA

Page 2: The receipt from the provider [corresponding items are highlighted using an arrow]

Page 3: Explanation of Benefits from my Insurance [with explanation of how the total has been paid through two individual FSA card payments]

Thanks for your time and consideration.

Sincerely,

Senthil Murugan

Merck & Co.