***FAX COVER SHEET***

***Total Pages (including cover sheet): 4***

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

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

***Subject:*** Health Care Expense Claims for 2016. Payments to Dr. Pragna Patel.

***Dear Representative,***

My souse Ramya Balaram regularly visits Dr. Pragna Patel and pays by cheque. This claim lists all the payments to Dr. Patel that was incurred in 2016. None of these were submitted before for FSA processing.

Thank you.

Sincerely,

Senthil Murugan

Merck & Co.