

---

**From:** Richard Kahn [REDACTED]  
**Sent:** Friday, January 18, 2013 10:20 PM  
**To:** Undisclosed recipients:  
**Subject:** Health Insurance  
**Attachments:** SKMBT\_C25313011817550.pdf; Untitled attachment 00402.htm

I understand that many of you have received letters in the mail that our existing coverage with United Healthcare will be terminating 1/31/2013. The reason for the change of carrier is that United Healthcare has increased our existing premiums by 38% and then refused to alter the plan in order to make it affordable. We are in the process of renewing our health insurance coverage with Oxford Health (Freedom Plan). The good news is that Oxford is a subsidiary of United and many doctors that took United also take Oxford Freedom Plan. Please look at this website to see if your doctor is on the network at:

[ht=ps://www.oxhp.com/secure/providerSearch/content\\_doctor.html](http://www.oxhp.com/secure/providerSearch/content_doctor.html)

I will have more details about our new plan next week. In the meantime, I have attached an Oxford application that I kindly ask everyone fill out. (only the Highlighted areas - Section B and Signature on bottom). The form can be scanned and sent back to me via email or faxed to my number below. There is also a possibility that United may extend our existing coverage until February 8, 2013. I apologize that I currently do not have more details. Please email or call me with any questions. Thank you for your patience.

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 4th Floor,  
New York, New York 10022  
tel [REDACTED]  
fax [REDACTED]  
cel [REDACTED]

Begin forwarded message:

From: [REDACTED]

Date: January 18, 2013 4:55:24 PM EST

To: [REDACTED]

Subject: Message from KMBT\_C253

Reply-To: [REDACTED]

=