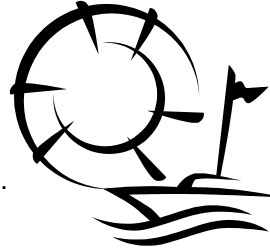


To: Troy Employees
 From: Bob Kasper
 Date: April 24, 2006

Re: Open Enrollment for CDPHP Health Plan – May 1 – May 26, 2008

Recently, I had seen a bit of the movie Titanic. Over a thousand exuberant passengers packed this unsinkable luxury liner for a cruise across the ocean. No one ever expected the unsinkable ship to sink.

While we all may feel healthy and buoyant, we're not unsinkable. In fact, we need regular maintenance just to cruise safely. Fortunately, May is here, and that means it's time for open enrollment in the Informed Marketing Services Inc. Health Plan. Our opportunity to keep you sailing in the right direction.



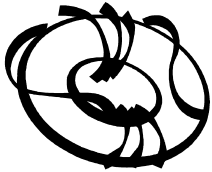
All employees who have been eligible for Health Benefits, but have not signed up, have another chance to enroll in our company sponsored health plan. Don't miss this chance, or you'll have to wait till next May.

How To Enroll?

Contact your Supervisor to verify that you are eligible. If you are, they'll get you an enrollment form. Be sure to return the form, filled in, preferably before April 29th, but certainly no later than May 26th. Hope to see you on board.

Bob

Plan Details



*Individual
 Domestic
 Partner
 Family*

CDPHP AvidCare 25 Plan

	Monthly Premium	IMS - weekly Contribution	Employee weekly Contribution
Individual Domestic	376.95	43.49	43.49
Partner	753.90	43.49	130.49
Family	942.36	43.49	173.98

← Pre-Tax Contribution

Optional Riders

- \$25 Copay for Medical Provider or Dental Cleaning (other plans were \$30)
- 4/30/60 Prescription Medication Coverage
- Comprehensive and Preventive Dental Coverage
- Domestic Partner Coverage (additional employee contribution required)
- Family Coverage (additional employee contribution required)

We've Added

Prescription Medication Coverage

- \$4 Copay for Generic Medications
- \$30 Copay for Most Brand Name Medications
- \$60 Copay for "Non-formulary" Brand Name Medications (*costlier, yet offer no clinical advantages compared to other similar treatment options*)
- **NO ANNUAL CAP!** (\$2,000 maximum eliminated)

Comprehensive Dental Coverage

- Includes 2 Annual Cleanings
- CDPHP pays up to \$1250 for the 1st Year
- CDPHP pays up to \$1750 for the 2nd Year

Other Benefits include

- Annual Physical
- Annual Cervical Cytology Screening
- Mammograms covered in full
- Hearing Exams
- Lots More!!