

Island Group Administration, Inc.

Corporate Offices

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May 23, 2003

Dear Participant:

Re: HIPPA Regulations

Due to the new HIPPA regulations Island Group Administration, Inc. can only release information to the patients regarding their own benefits. Each covered individual must mail or fax an Authorization to Release Information Form in order for anyone else to receive information on his or her behalf.

Attached please find an Authorization to Release Information Form for you and your dependents to fill out and return to Island Group Administration, Inc. as soon as possible. Please note it is not necessary to complete the form for dependent children unless you would like someone other than parents/legal guardians to be given authorization to receive information.

If you have any questions, please do not hesitate to contact your Plan Manager at our office.

Sincerely,

Alan D. Kaplan
President



