



344 Main Street, Mount Kisco, New York 10549 | 914/666-6741

June 10, 1968

To Full-Time Employees:

It is a pleasure to announce that effective May 15, 1968, three important changes were made in our group comprehensive medical expense program for full-time employees. These changes are briefly outlined below.

The maximum benefit under our comprehensive medical expense insurance plan for you and your covered dependents is being increased from \$15,000.00 to \$20,000.00. The improvement permits greater coverage in cases of major accident or illness.

Expenses incurred in connection with the caesarean delivery of a child or children and charges for the care of a miscarriage will be payable on the same basis as an injury or illness.

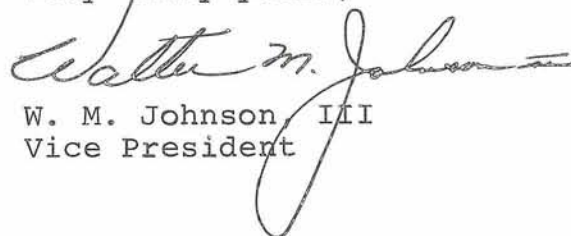
The benefit for the normal delivery of a child or children is increased from \$200.00 to \$400.00.

These increased benefits will not apply to hospital confinement of a covered dependent beginning prior to May 15, 1968. If you were not actively at work on May 15, 1968, your increased benefits will become effective when you return to active work.

These improved benefits are being provided for you and your covered dependents at no additional cost to you.

We sincerely hope that these benefits will give you the satisfaction of knowing that your medical coverage is keeping pace with the increasing cost of medical and hospital services, and that we are constantly reviewing our plan to insure comprehensive coverage for you and your family.

Very truly yours,



W. M. Johnson, III
Vice President