

Letter 3

From: [Robert Crawford](#)
To: [ETF SMB GIB Feedback](#)
Subject: Proposed Changes to City of Madison Group Health Insurance Plans
Date: Wednesday, February 8, 2017 9:50:54 AM

To whom it may concern,

My spouse and I are exceptionally pleased with the plan (s) currently available through our employer (City of Madison). In 2011, I received major medical coverage under the plan that we had at the time, a plan that was approved by the City after careful consideration by the City and representatives of all of the bargaining units which were involved with those plans. Had we been covered by so-called "competitive" plans that were offered by the State of Wisconsin for their employees, the deductibles and out-of-pocket costs would have forced us into bankruptcy and we probably would have lost our home.

Please continue to allow Mayor Sogin and the representatives in our bargaining units to make the decisions in our healthcare and health insurance options as they have done in the past. We trust these people with our financial well being and question the ETF's reasoning behind changes in policy. Are you acting in our fiduciary interests?

Thank you.

Sincerely,

Robert Crawford
Employee/spouse