

Letter 32

From: [Welsh, John J - DWD](#)
To: [ETF SMB Board Feedback](#)
Subject: 2019 Supplemental Plan-Zurich
Date: Tuesday, September 18, 2018 7:46:12 AM

Hello,

I have a question about the 2019 Supplemental Plan for ADD from Zurich. Under EPIC we had Hospital Indemnity coverage also and I don't see that under Zurich for next year. Is that gone now and if so why? That will cost people hundreds of dollars more if you need out-patient surgery or hospitalization so I see no cost savings under this plan for the employee. Thank you.

Sincerely,

John Welsh