

## Letter 42

**From:** [George A Lonsdorf](#)  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Discontinuance of the EPIC supplemental plan Hospital Indemnification, AD&D, and some limited Dental coverage was a bad idea.  
**Date:** Monday, October 8, 2018 8:31:29 PM

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Discontinuance of the EPIC supplemental plan Hospital Indemnification, AD&D, and some limited Dental coverage was a bad idea. You offer not replacement at all for the indemnification coverage, none for retirees for the AD&D coverage, and a pretty lame replacement for the Dental coverage which always was lame, but at least it did not cost much extra with the other benefits.

Hoping that this can reversed in the future.

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*Imps:* The Imp's appearance certainly doesn't help him ingratiate himself with others. By all accounts, Imps are small, bony, unattractive creatures. Their faces are like masks of thin stone, which are frequently twisted into a smirk or a grimace. Oversized ears and horns sprout from their heads, just as leathery, bat-like wings sprout from their shoulders. Their skin, ranging in color from purple to red-brown to gray, may be scaly or stone-like, and they walk with an unpleasant hunch.