

Carrier
Attn: Service Rep.
123 Main Street
Any Town, State, zip

Reference: HR Concepts, LLC Authorization

November 5, 2003

To Whom It May Concern:

(Your Company) has elected to have HR Concepts, LLC handle the administration of our Cobra program. Our account number is ABC-123. Please setup a Cobra subgroup for (Your Company) and appoint HR Concepts as the point of contact for this account. Please remit all invoices for Cobra directly to HR Concepts, LLC at:

HR Concepts, LLC
Attn: Cobra Division
288 South River Road
Bedford, NH 03110

If you have any questions pertaining to this authorization, please contact me at (999) 999-9999. Thank you in advance for your attention and immediate response to this matter.

Sincerely,

Jane Doe