

Serving Passaic County as Visiting Homemaker Service Since 1954

June 11, 2013

Aida Visakay AxisPointe Benefit Advisors The Waterview Plaza 2001 Rt. 46, Suite 504A Parsippany, New Jersey 07054

Dear Ms. Visakay,

This is to thank Axis Pointe for the years of excellent service to our company. We began our relationship years ago when you were able to think out of the box to obtain much better rates for our employee health insurance.

We have saved thousands of dollars a year through your efforts to help us find the most cost effective and comprehensive coverage for our staff. Your flexibility has allowed us to provide coverage that is relevant to the needs of our employees, while keeping costs down.

Axis Point has also saved individual employees a great deal of money by interceding on their behalf when they had been overcharged by the carrier or provider. I personally benefited by such help; saving over \$10,000 on one procedure alone.

Thank you also, for keeping us informed about the Affordable Care Act and other issues that impact us.

We look forward to a long history of working with you and thank you for all your efforts on our behalf.

Sincerely,

Ken Wessel, MSW, ACSW, LSW

Executive Director