



July 20, 2006

To whom it may concern,

Baptist St. Anthony's Health System (BSA) has worked with Total Benefit Solutions since October 2005. During that time, we have worked especially closely with Kevin Van. Kevin has proven to be responsive, professional and knowledgeable in dealing with our specific benefits enrollment needs.

BSA was introduced to Total Benefit Solutions (TBS) through our insurance agent Dan Talley of Upshaw Insurance. Our relationship with TBS began in October 2005 in preparation for our upcoming annual benefits enrollment. At this enrollment, BSA was switching several voluntary products and our enrollment system. The process was not completely successful, but TBS has continued to work with BSA to confirm the enrollment selections and to improve our processes and communication.

TBS continues to enroll new BSA employees twice a month. TBS is very flexible and timely responding to each of our requests. They help ensure our new hires experience a quality enrollment as a new employee to BSA.

I think that Total Benefits Solutions is a capable partner for enrollment services. Please, feel free to call me if you have specific questions about their level of service.

Sincerely,

Heather Hormel
Benefits Manager
BSA Human Resources
(806) 212-5264