

To: Richard Kahn [REDACTED]
From: Jeffrey Epstein
Sent: Wed 10/26/2011 4:55:17 PM
Subject: Re: Bill Rowles & COBRA

ok

On Wed, Oct 26, 2011 at 12:50 PM, Richard Kahn <[REDACTED]> wrote:

The LSJ healthcare plan with United will need to be amended to add COBRA. Per ERISA law with COBRA added it will be eligible for all employees terminated. Our renewal is in February 2012 and at that time after Bill is already on COBRA we can eliminate this coverage for future terminated employees from having the option of COBRA. Our exposure is from November 2011 - February 2012. Any LSJ employee terminated within that period will have the option to pay for COBRA benefits. Is it still ok to proceed and add COBRA?

Richard Kahn
HBRK Associates Inc.
[REDACTED]

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