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July 10, 2018

Re: MLMIC Transaction Proceeds

In the last couple of weeks, MLMIC has clarified how it is going to distribute the proceeds from the Berkshire Hathaway transaction, which benefits medical doctors, dentists and midlevel providers who were covered by MLMIC policies between July 2013 and July 2016. MLMIC is going to make the payment directly to the individual policyholder, unless such individual executes a designation now for his employer (or former employer, as the case may be) to receive the proceeds instead.

However, there is a mechanism being provided in case the individual policyholder does not execute such a designation and the employer wishes to dispute payment to the individual directly. The employer needs to send an e-mail to MLMIC no later than August 23rd describing why it believes it is entitled to the payment instead. Upon the closing of the transaction, MLMIC will then deposit the proceeds into an escrow account where they will stay until the parties provide a joint direction or MLMIC receives instructions from an arbitrator or judge. Details regarding this process are included in Q and A #11, 14 and 15 in the attached excerpt from the recent MLMIC mailing to its policyholders.

As a service to our clients, we are prepared to assist you with respect to the filing of the appropriate notices and the negotiation of the execution of designations by your current and/or former employee-providers. We will charge for these services in either of two ways, at your option: (1) on a traditional time basis at our customary hourly rates (in which case we will require a retainer of \$5,000 to be applied against our time charges); or (2) on a contingent basis of 20% of the amount of the proceeds you ultimately receive from those providers you would like us to pursue. Attached is a form for your use to indicate those providers you wish our office to pursue on your behalf ("Provider Pursuit Form"). If you would like to use our services, please indicate the fee option you desire below.

————— SERVING CLIENTS SINCE 1960 —————

Please note that if we are unsuccessful in negotiating a settlement with such providers, our firm may involve litigation counsel at which point a new retainer letter will need to be executed.

Please contact Robert B. Danziger or Joshua Levine with any questions at (914) 948-1556.

Yours truly,

Danziger & Markhoff LLP

PLEASE SELECT EITHER OPTION (1) OR OPTION (2)

Option (1) – Fee to be billed on a time basis:

Sign Name: _____

Print Name: _____

Telephone Number: _____

Please execute and return this letter to Robert B. Danziger *along with a retainer check of \$5,000* and the attached completed Provider Pursuit Form.

Option (2) – Contingent fee:

Sign Name: _____

Print Name: _____

Telephone Number: _____

Please execute and return this letter to Robert B. Danziger and the attached completed Provider Pursuit Form.