



Navigator Benefit
Solutions LLC

April 27, 2010

Hon. Tim Hennessey
209 Ryan Office Building
PO Box 202026
Harrisburg PA 17120-2026

Hon. Duane Milne
150-A East Wing
PO Box 202167
Harrisburg PA 17120-2167

Dear Legislators,

I offer the attached for your consideration. If you'd like to learn more, please call Heather Jerbi at the American Academy of Actuaries.

http://actuary.org/pdf/health/implementationHR_032410.pdf

Please e-mail me if you have any questions.

Sincerely,

Tim Luedtke
Principal and Consulting Actuary
Navigator Benefit Solutions LLC
t.luedtke@navben.us

cc: Senator Edwin Erickson
Congressman Joe Sestak