



JONES & ASSOCIATES INSURANCE

September 30, 2008

Dear Arkansas State Employee;

In regard to the letter(s) that you have received from American Public Life, it is my understanding that through the years some employees have been over paying, some under paying and some were paying the correct amount.

The employees that have actually over paid premiums will be receiving a refund check shortly. Those that haven't paid enough have all been brought current (with American Public Life in essence, paying the shortage for those employees).

You will need to check the amount of the premium on page 2 of your letter and divide that amount by 2. This will give a per pay period amount, if that amount coincides with what is being deducted from your paycheck, then you are having the correct amount deducted. If the figures do not match, either up or down, then you need to contact your human resource person so that your amount can be corrected.

For Example: if your premium on page 2 is \$53.07 divide this by 2. It equals \$26.54. If your paycheck shows the deduction as being \$26.54 then their premium is correct. However if it differs then you would need to contact your payroll person so that the correct amount can be determined.

Thank you for your patience.

Sincerely,
Darrell Jones
Jones & Associates Insurance
American Public Life

2421 W. Yvonne Dr.
Fayetteville, AR
72704
jainsurance@cox.net

*Serving Employers and Their Valued Employees
For Over 24 Years!*

Office Phone: 479-444-6477
Toll Free: 877-823-8499
Facsimile: 479-444-6307
Cell Phone: 479-200-7991