

NORTH CENTRAL MONTANA  
**PHYSICIANS** IPA

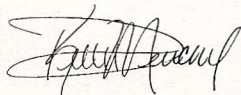
TOGETHER, WE'RE HEALTHIER

September 28, 2009

To Whom It Concerns:

North Central Montana Physicians, LLP is pleased announce our endorsement of Fringe Benefit Resources and Dan Oakland in an effort to provide you with a wide selection of employee benefits choices. Fringe Benefit Resources provides a full range of voluntary employee benefit programs, including dental, cancer, disability, life, long term care, health, and supplemental health. In addition, Fringe Benefit Resources offers flex (cafeteria) plan enrollment and education; administrative services for cafeteria plans, third party health, group and voluntary plans. Please welcome Dan and his staff when they contact you to discuss the employee benefit options. North Central Montana Physicians looks forward to a long and successful relationship with Fringe Benefit Resources.

Sincerely,



Kelli D. Meuchel  
Executive Officer  
NCMP, IPA