



THE WELLNESS PLAN

Comprehensive Health Services, Inc. • 2875 West Grand Boulevard • Detroit, Michigan 48202 • (313) 875-4200

To Whom It May Concern:

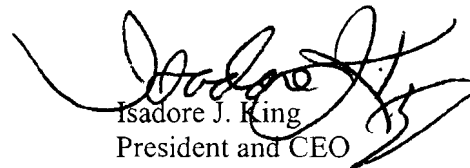
This letter is written with reference to T. Hershel Gardin, Ph.D.

I have known Dr. Gardin as a peer and direct report for over fifteen (15) years. He is one of the most versatile professionals I have ever worked with and has the unique ability to move from academic theory to practical application with ease. His survey research and quantitative analysis skills are excellent. A good communicator (verbal, written, listening) with great interpersonal skills, Hershel has always maintained good working relationships with peers, subordinates and superiors.

Over the years, Dr. Gardin has been involved in a variety of grant, quality improvement, and special projects in managed health care. No matter the task he can be counted on to do his best and his best was by far exceptional in all aspects. From the managing of minute details to global analysis; from micromanagement to macromanagement; from operations planning to strategic planning; Dr. Gardin is considered a "go to" professional.

It has been a professional and personal pleasure to work with Dr. Gardin. He will be an asset to your organization whatever capacity he serves.

Sincerely,


Isadore J. King
President and CEO



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To Whom It May Concern:

I have worked with T. Hershel Gardin Ph.D. for 18 years at The Wellness Plan. During those 18 years, Dr. Gardin had many different areas of responsibility. In every area, he did a superb job. He is considered a "go to" person. When something needs to get done, people at The Wellness Plan go to Dr. Gardin.

Dr. Gardin has an amazing knowledge base. Because of his knowledge of epidemiology and statistics, he is able to converse with clinicians. He understands health care operations, continuous quality improvement, grant application and strategic planning. During his tenure at The Wellness Plan, Dr. Gardin had the following areas of responsibility.

- Research, Statistics and Reporting – Dr. Gardin did an excellent job in developing and implementing the processes so information was readily available to the providers in the organization.
- Grant Submission – Dr. Gardin was instrumental in obtaining funding for a new clinic dedicated to providing prenatal care in a health manpower shortage area. He did the analysis of the results, which showed it was possible to decrease perinatal mortality in a poor area.
- Continuous Quality Improvement – Dr. Gardin was in charge of our continuous quality improvement initiative for many years.
- Contract Submission – Dr. Gardin was the leader in the submission of The Wellness Plan's contract with the State of Michigan.
- Medicare-At-Risk Contract – When he was appointed the Vice President of the Medicare Strategic Business Unit, he immersed himself in the literature so The Wellness Plan could submit an application to this complicated program.



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While the above is a partial list of his responsibilities during his tenure at The Wellness Plan, Dr. Gardin did whatever was asked of him. Everyone in the organization knew whatever he was assigned would be done superbly. He has great interpersonal skills and communication skills. He is able to comprehend complex situations. He will be an outstanding candidate for any job.

If you have any questions, please contact me at (313) 875-5376.

Sincerely,



Marc Keshishian, M.D.
Vice President and
Chief Medical Officer
The Wellness Plan

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To Whom It May Concern:

I have known and worked with Dr. Hershel Gardin since 1987 when I joined The Wellness Plan. Initially, we worked together on the Corporate Patient Care Committee, designed to monitor and measure the quality of care being delivered to our members. Dr. Gardin has been involved in the quality initiatives of The Wellness Plan for the majority of his career with the plan. He was the lead person for selecting and introducing the continuous quality improvement plan to the corporation. Dr. Gardin was instrumental in developing the first formal Quality Improvement Program document and designing the quality improvement functional structure. In each of these efforts we worked closely together.

Over the years that I have worked with Hershel I have found him to be professional, conscientious and dedicated to this job. He takes his work very seriously and manages each detail meticulously. Beyond his work ethic I have not met a man whose honor and integrity exceeds his. He works well independently and with his colleagues. I consider it an honor and a pleasure to have had the opportunity to work with Hershel.

I recommend him for employment without reservation.

Yours truly,

Delores F. Baker, MD
Vice President and Associate Medical Officer
The Wellness Plan





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To Whom It May Concern:

It gives me great pleasure to introduce to you Dr. Hershel Gardin. Hershel has been a very valuable member of our senior management team. He has served in several key positions in our organization and has performed excellently.

Hershel is an extremely considerate, honest, and an intelligent individual. He simply is a wonderful person to work with. He will be a tremendous addition to your team.

Should you wish to speak with me, in more detail, regarding Dr. Gardin, please feel free to call me at (248) 489-0221.

Sincerely,

Lawrence T. Mathews
Senior Vice President and CFO



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To Whom It May Concern:

Re: T. Hershel Gardin, PhD

I am pleased to serve as a reference for Dr. Hershel Gardin. It has been my pleasure to work with Dr. Gardin for approximately ten years, during which I have worked closely with him on many projects.

Dr. Gardin's professionalism and integrity are above reproach. His sense of duty and responsibility to the corporation drive his zealous quest for quality and systemic improvement throughout the organization. Hershel has always gone above and beyond the call of duty in the performance of his duties, and often burns the midnight oil in order to get the job done on schedule. He is methodical and organized, paying meticulous attention to detail.

Hershel personally performs at a very high level, and leads his team to the same heights of performance. He has led the development of crucial corporate projects, within tight time parameters, and has always performed admirably. He would be an asset to any corporation in a variety of capacities.

On a personal note, Hershel is honest and straightforward. You can rely on him to be both a confidant and mentor, readily providing sound solutions to difficult problems. Because of his integrity and truthfulness, Hershel often serves as the corporate conscience, stepping back and seeing the forest and the trees.

Hershel Gardin has been a tremendous asset to The Wellness Plan. I am confident that he will be a tremendous asset to your team.

Sincerely,

Paul J. Crandall
Vice President
Marketing and Member Services.



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