



Santa Fuel, Inc.

154 Admiral Street P.O. Box 1141
Bridgeport, Connecticut 06601

Tel: 203-367-3661
Fax: 203-337-5198

www.santaenergy.com
CT License: S1 303270

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We are pleased to share Santa Fuel's experience of our recent transfer to GBAC and the changes the organization assisted us in making in our medical and dental programs. I must first, however, put this in context. Along with the noted amendments to benefits, Santa - at the same time - changed 401k vendor and investments, effectively drawing our focus on benefits in many directions. We've couldn't have completed all the changes we elected without GBAC's guidance, support and perseverance.

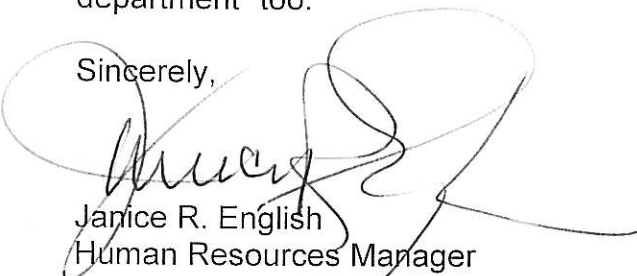
In a few short months we reviewed quotes and selected carriers, developed plans adaptable to future enhancements, held multiple employee meetings, completed documents, and generally reinvented our welfare benefits. The fact that we successfully handled the broad strokes and the minutia is testament to GBAC's customer service abilities and their relationships with insurance vendors.

I think the most telling factor were the words I rapidly grew accustomed to hearing with such pleasure... "We do that for you." GBAC members were available for our Benefits Council meetings and employee roll-out sessions; they helped employees complete enrollment forms, they tracked down missing membership cards and managed many of the hands-on tasks. When Joanne passed out her business cards to employees, graciously bypassing my assumed role of den mother, I knew that "we do that for you" were not empty words.

And, surprisingly, that was merely the beginning of the services provided. GBAC now processes COBRA administration, through their affiliate, they handle flex spending and they still grant the daily attention required. GBAC provides us knowledge and insight in the areas of health savings accounts and other avenues. And, truly amazing, they've improved our benefits line-up with several added-value attractions, at no cost to the plan sponsor.

We are delighted with GBAC's service and helpful personnel. Their claim of being health care specialists should be altered to include "specialists in lightening the load of the HR department" too.

Sincerely,



Janice R. English
Human Resources Manager