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MAR 25 2003

WORKFORCE TRANSITION

March 20, 2003

Ms. Deborah Hennessey  
Michigan Department of Career Development  
201 N. Washington Square, 5<sup>th</sup> Floor  
Lansing, MI 48913

Dear Ms. Hennessey:

Due to consolidation of certain member services and claim administration operations at CBCA's Fort Worth, TX, Minneapolis, MN and Savannah, GA facilities, CBCA Inc. will experience a reduction in force at our Grand Rapids office. We expect to layoff employees at our 2600 Horizon Drive, SE, Grand Rapids, MI 49546 location beginning April 30, 2003 with additional reductions in force scheduled periodically through July 31, 2003. We are notifying you of this mass layoff, as well as Mayor John H. Logie, the appropriate Grand Rapids city government official, and the affected employees as required by the Worker Adjustment and Retraining Notification (WARN) Act.

Approximately 95 employees received written notification today that their employment will terminate on one of the reduction in forces dates given above. These employees have been offered severance packages. Additional layoffs are not currently scheduled, but are possible during the 90-day period beginning April 30, 2003. The positions may include 10 Accounting, 12 Account Management, 3 Administrative, 52 Claims, 14 Customer Service, and 4 Technical positions. Affected employees will receive 60-days notice or pay in lieu of notice should their positions be affected prior to the end of the 60 day notification period.

The elimination of these positions will be permanent, and there are no applicable bumping rights. The employees are not represented by a union.

If you have questions or require additional information, please feel free to contact me at (817) 737-1726.

Sincerely,

A handwritten signature in black ink, appearing to read "Linda D. Witherspoon", written over a horizontal line.

Linda D. Witherspoon  
Vice President, Human Resources