
From: Richard Kahn <[REDACTED]>
Sent: Monday, October 3, 2011 4:00 PM
To: Jeffrey Epstein
Subject: Tom Melnick

The facts have changed since we last discussed this subject. I presented to you that Tom was going on insurance with wife for an annual cost of \$21,000 per annum. That amount would be \$9,000 more than the \$12,000 (\$1,000 per month) per annum we were currently reimbursing for health insurance. I made the assumption the \$12,000 reimbursement would disappear with health and dental coverage.

Gary has explained to me that Tom never went out and obtained health insurance with \$12,000 reimbursement as he needed additional money to survive. He also said that Tom is only looking for health insurance coverage for himself and not his wife. The annual cost of single coverage would be \$9,879.00 per annum.

Gary wants to present keeping \$12,000 reimbursement and providing health insurance. Additional cost to you now will be 9,879 per annum vs the original 9,000 I presented.

Is this ok to proceed?
Please advise.

Richard Kahn
HBRK Associates Inc.



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