

**To:** jeevacation@gmail.com[jeevacation@gmail.com]; Jeffrey Epstein[jeevacation@gmail.com]  
**From:** Richard Kahn  
**Sent:** Wed 10/10/2012 7:16:53 PM  
**Subject:** Fwd: Health Insurance

Please advise  
Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 4th Floor,  
New York, New York 10022

Begin forwarded message:

**From:** Zorro Development <[REDACTED]>  
**Date:** October 10, 2012 9:42:48 AM EDT  
**To:** Richard Kahn <richardkahn12@gmail.com>  
**Cc:** [REDACTED]  
**Subject:** Re: Health Insurance

Good morning Rich  
We have spoken with JE, he has said he would self insure Carlos, Cynthia and Brad -  
coverage of any medical cost, not including dependents  
Is this your understanding or has he not mentioned this to you?  
Please advise, thanks  
Warmest regards  
[REDACTED]

Sent from my iPhone

On Sep 25, 2012, at 3:16 PM, Richard Kahn <[REDACTED]> wrote:

[REDACTED],  
Effective October 1st Jeffrey no longer will be paying for health  
insurance all Zorro employees with the exception of Steve & [REDACTED]

Please coordinate with each of the new employees and let me know if  
they would like to continue with their health insurance. If so we can  
set up a salary deduction each pay period.

The monthly costs are as follows:

Carlos: \$2,009 per month  
Cynthia: \$2,009 per month

Bradley: \$648 per month

Please call me with any questions  
Thank you

Richard Kahn  
HBRK Associates Inc.  
575 Lexington Avenue, 4th Floor,  
New York, New York 10022

A large black rectangular redaction box covers the contact information, including a phone number and an email address, located below the address.