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December 21, 2000

Top Hot Plan Exemption  
Division of Reports  
Office of Program Services  
Pension and Welfare Benefits Administration  
Room N-5644  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20210

Re: Optima Healthcare Insurance Services  
Executive Deferred Compensation Plan

Dear Sir or Madam:

Pursuant to the Department of Labor Regulations 29 CFR Section 2520.104-23, notice is hereby given that CHIC Insurance Services, Inc. (doing business as Optima Healthcare Insurance Services) ("Optima") has established the Optima Healthcare Insurance Service Executive Deferred Compensation Plan (the "Plan.")

The Plan is maintained primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

There is currently one employee covered by the Plan.

The name, address and employer identification number of Optima are as follows:

CHIC Insurance Services, Inc.  
dba Optima Healthcare Insurance Services  
2260 Douglas Boulevard, Suite 110  
Roseville, California 95661-3830  
EIN: 91-1847976

Sincerely



Robert L. Schuchard

RLS/kre  
cc: CHIC Insurance Services, Inc.

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