

Cigna Healthcare
PO Box 182223
Chattanooga TN 37422-7223



April 15, 2014

Dear Valued Customer,

Recently, we discovered that we were using the wrong formula to calculate out of network claims made after the basic deductible had been reached. As a result, we may have incorrectly applied a deductible to claims for you or your dependents and you may have paid more than your plan required.

This would only effect members who had reached the basic \$2000/\$4000 deductible and then made a further out-of-network claim.

We are working on updating the system and fixing the error. The recovery may take some time as we need to correct the system and manually audit each impacted family's account. You will be receiving an updated explanation of benefits showing these changes, Cigna will send a check to your provider for the amount that was overpaid. As a result you will receive an updated explanation of benefits from Cigna and your provider should refund you the overpayment.

The deductible period for the HSA plan starts September 1st and goes through August 31st. We will be auditing claims and making reimbursement for claims starting 9/1/13 to current.

Please accept our sincere apologies for any inconvenience this error may have caused you.

If you have any questions, please call our toll-free number at 1.800.Cigna24 (1-800-244-6224). A customer service associate is available to help you 24/7/365.

Sincerely,
Cigna Healthcare

"Cigna" is a registered service mark and the "Tree of Life" logo is a service mark of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Cigna Health Management, Inc., Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation and Cigna Dental Health, Inc.