MEMORANDUM

DATE: May 20, 2005

TO: All CIGNA Plan Participants

FROM: Travers, O'keefe

RE: CIGNA Procedural Changes
    New ID Cards

We have been informed by CIGNA that effective June 1, 2005 their prior authorization requirements will be changing. CIGNA is still developing a list of all the procedures that need pre-certification. **In the absence of a detailed list we strongly recommend that for any procedure you are having that is not an emergency, you contact CIGNA for pre-certification.**

To date, we know the following procedures require pre-certification. **Please note this is not an inclusive list. It is examples based on common procedures, treatments and services:**

**In-patient Pre-certification:**

- Obesity Surgery
- Major Skin Procedures
- Face/jaw surgery (except trauma)
- Transplants
- Hysterectomy (except caner surgery)
- Experimental or investigational
- Back/Spine
- Elective Procedures

**Out-Patient Pre-certification:**

- CT, PET Scans, MRI
- Genetic Testing
- Infertility
- Acupuncture
- Occupational Therapy
- Speech Therapy
- Cardiac/Pulmonary/Vestibular Rehab
- External prosthetic appliances
- Durable Medical Equipment
- Home Health Infusion
- Injectable drugs
- Any surgeries on the in-patient prior authorization

Please note, if the pre-certification is not obtained from you, payment for those benefits will be reduced by 50%.

Additionally, due to HIPAA regulations, CIGNA will no longer be using social security numbers as member’s id. All plan participants will receive new identification cards.

Finally, during the next few weeks Lana Gilbert along with Lois Mills and Rose Chin of our offices will be at all the branches conducting open enrollment meetings. We strongly encourage you to attend one of the meetings. We will be reviewing all of your group benefit plans and will address any issues or concerns you may have.

In the meantime, should you have any questions please do not hesitate to call our office at 212.742.7900 or 1.800.950.9477.