



Jennifer Oliver
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December 23, 2008

Mr. David Marcus
Director, Employee Benefits
National Railway Labor Conference
1901 L Street, NW
Washington, DC 20036

Mr. Nick Stewart
CRLO Administrator
Transportation Communications
International Union
3 Research Place
Rockville, MD 20850

Dear David & Nick:

Our goal is to provide you with timely notification of all changes in the availability of hospitals and physician groups within Aetna's medical networks nationally. As such, the purpose of this letter is to notify you that, effective 12/31/2008, Baptist Women's Treatment Centers with locations in Nashville and Murfreesboro Tennessee will cease operations and therefore will terminate from the Nashville TN Aetna network for the following product(s):

- HMO
- Aetna Open Access[®] (an HMO plan)
- Quality Point-of-Service[®] (QPOS[®])
- Aetna Choice[®] POS
- Aetna SelectSM
- Open Access Aetna SelectSM
- Open Choice[®] PPO
- Managed Choice[®] POS
- Aetna Open Access[®] Managed Choice POS
- Aetna Choice[®] POS II
- Elect Choice[®] EPO
- Aetna Open Access Elect Choice EPO
- Aetna HealthFund[®]
- National AdvantageTM Program

There will not be a loss of services resulting from the closing. Patients that will require hospitalization will be transferred to Baptist Hospital located in Nashville Tennessee. This closing impacts all carriers, not just Aetna. The facilities are located at the following addresses:

Baptist Women's Treatment Centers – Nashville
2000 Church Street
Nashville, Tennessee 37236

Baptist Women's Treatment Centers – Murfreesboro
400 N. Highland Avenue
Murfreesboro, TN 37030

Based on claims utilization data from 12/01/2007 to 11/01/2008, we have identified that 0 inpatient and 0 outpatient claimants enrolled in your Aetna plan have utilized these hospitals.

Alternate Hospitals available

Following this hospital closing, Aetna's Nashville TN network will continue to provide access to over 40 hospitals within the service area. Below is a listing of alternate participating hospitals in the immediate area of the closing facility where employees and their dependents can continue to access care.

Baptist Hospital
2000 Church Street
Nashville, Tennessee 37236

Centennial Medical Center
2300 Patterson Street
Nashville, TN 37203

Metropolitan Nashville General Hospital
1818 Albion Street
Nashville, TN 37208

Saint Thomas Hospital
4220 Harding Road
Nashville, TN 37205

Vanderbilt University Medical Center
1211 22nd Avenue South
Nashville, TN 37232

Transition of Care Coverage

Patients requiring hospitalization beyond the closing date of this facility will be transferred to Baptist Hospital on December 31st.

Aetna's standard Transition of Care policy will apply to members actively in a course of treatment. If any of your employees will require frequent or continuing consultation with a specialist physician for ongoing covered care, the employee should contact his or her current PCP who can help arrange transfer of that care to a similar specialist in the Aetna network. In addition, we want to help maintain continuity of care coverage if any of your employees are currently undergoing treatment for serious illness, pregnancy or injury with a specialist affiliated with the affected facility. In such an instance, our Patient Management RN staff and medical directors will review these cases personally and, when necessary, offer assistance to members who require transition of care coverage. For a limited time and when appropriate, Aetna will cover certain ongoing medical care for a serious illness for a specified period at the preferred level of benefits, rendered by a specialist who no longer participates in the network.

Provider Directory Information

Current provider directories may include this facility. It will be removed from the next directory edition and also from DocFind[®] upon the next scheduled DocFind update following the effective date of the closing. DocFind is located at www.aetna.com/docfind and is updated three times per week.

We appreciate your business and will continue to notify you in a timely manner regarding changes in Aetna networks nationally. If you have specific concerns or questions please feel free to contact me.

Sincerely,

Jennifer Oliver

Jennifer Oliver
Account Manager
Aetna®

cc: Walt Barrows
Wendell Bell
Bill Bohne
Bridget Compton
Dan Cook
Geneva Dourisseau
Dawn Fairhurst
Thomas Fisher

William Hildenbrand
William Lichota
Robert Lockery
Russell Oathout
Sue Parks
Les Parmelee
Michael Williams

“Aetna” is the brand name used for products and services administered by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and Aetna Health Inc.
Please note: Participating physicians and hospitals are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. The availability of any particular physician or hospital cannot be guaranteed, and network composition is subject to change