



Dawn Fairhurst
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September 5, 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:

We are pleased to inform you The Jackson Clinic will join Aetna's Jackson, TN network effective 09/01/2008 for the following products:

- Managed Choice® POS
- Aetna Open Access® Managed Choice POS
- Aetna Choice® POS II
- Elect Choice® EPO
- Aetna Open Access Elect Choice EPO
- Aetna SelectSM
- Open Access Aetna SelectSM
- Open Choice® PPO
- National AdvantageTM Program

Improved Physician Access

The Jackson Clinic consists of 57 PCPs and 125 Specialists. A listing of these new physicians has also been provided in the attachment below.



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Hospital and Physician Directory Information

The Jackson Clinic will be included in the next directory. It will be reflected in our online directory, DocFind®, by the effective date. DocFind, located at www.aetna.com/docfind, is updated three times per week, and is the most current source of participating physician and hospital information.

We appreciate your business and are excited to communicate the addition of The Jackson Clinic. Feel free to contact me with any questions.

Sincerely,

Dawn Fairhurst

Dawn Fairhurst
Account Executive
Aetna®

cc: Walt Barrows
Wendell Bell
Bill Bohne
Dan Cook
Geneva Dourisseau
Thomas Fisher
William Hildenbrand
William Lichota
Robert Lockery
Russell Oathout
Les Parmelee
Sue Parks
Michael Williams

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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