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December 11, 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, Hudson Valley Hospital Center, Sound Shore Medical Center and Mount Vernon will terminate from the Metro NY Aetna network for the following product(s):

- HMO
  - Aetna Open Access<sup>®</sup> (an HMO plan)
  - Quality Point-of-Service<sup>®</sup> (QPOS<sup>®</sup>)
  - Aetna Choice<sup>®</sup> POS
  - Aetna Choice<sup>®</sup> POS II
  - USAccess<sup>®</sup>
  - Aetna Golden Medicare<sup>®</sup>
  - Managed Choice<sup>®</sup> POS
  - Aetna Open Access<sup>®</sup> Managed Choice POS
  - Elect Choice<sup>®</sup> EPO
  - Aetna Open Access Elect Choice EPO
  - Open Choice<sup>®</sup> PPO
  - Aetna HealthFund<sup>®</sup>
  - Aetna Golden Choice<sup>®</sup>
  - National Advantage<sup>™</sup> Program
- There will not be a community perception and/or adequacy issue as a result of the termination
  - There will not be a negative impact to hospital access in the area (e.g., is there an alternative facility within close proximity that provides the same services?)
  - There will not be a loss of hospital services or specialty services as a result of the termination.
  - Aetna has continued to negotiate in good faith to reach a reasonable rate increase with the Hospitals but they continue to demand their requested rate increases.
  - These Hospitals requested rate increases of 14% or more that cannot be sustained by Aetna to be competitive with our competition. Aetna has offered 12% increase across the board which the Hospitals have refused.

**Hospital Locations**

Hudson Valley Hospital  
1980 Crompond Rd  
Courtland Manor, NY 10567

Sound Shore Medical Center  
16 Guion Place,  
New Rochelle, NY 10801

Mount Vernon Hospital  
105 Stevens Avenue,  
Mount Vernon NY 10550

### **Impact to Hospital Access**

Following this termination, Aetna's Metro NY network will continue to provide access to 8 hospitals within the service area. Below is a listing of alternate participating hospitals in the immediate area where employees and their dependents can continue to access care.

Westchester Medical Center  
95 Grasslands Road  
Valhalla, NY 10595

St. John's Riverside  
967 North Broadway  
Yonkers, NY 10701

Lawrence Hospital  
55 Palmer Avenue  
Bronxville, NY 10708

Phelps Memorial  
701 North Broadway  
Sleepy Hollow, NY 10591

White Plains Hospital  
Davis Avenue at East Post Road  
White Plains, NY 10601

St. Joseph's Medical Center  
127 South Broadway  
Yonkers, NY 10701

Putman Hospital  
670 Stoneleigh Avenue  
Carmel, NY 10512

Northern Westchester  
400 East Main Street  
Mt. Kisco, NY 10549

### **Transition of Care Coverage**

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.

### **Transition of Care**

The standard Transition of Care policy will apply to employees and their dependents actively in a course of treatment.

### **Distribution of Member Letters**

Aetna will send letters to the following employees and their dependents:

- Employees and their dependents who have utilized the terminating hospital at least twice within the last 12 months.

### **Update to Hospital and Physician Directory Information**

These hospitals will not be included in the Fall 2008 directory. It is reflected in our online directory, DocFind<sup>®</sup>, as of today, but will be removed upon the next scheduled DocFind<sup>®</sup> update following the effective date of a termination. DocFind is located at [www.aetna.com/docfind](http://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  
Thomas Fisher  
William Hildenbrand  
William Lichota  
Robert Lockery  
Russell Oathout  
Sue Parks  
Les Parmelee  
Michael Williams  
Dawn Fairhurst  
Bill Lichota

“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