

SAMPLE COPY

February 21, 2008

Dear _____:

I am writing to you personally because I am concerned that your dependents are about to lose their medical, dental and vision coverage.

An audit of dependent eligibility conducted by Aetna began in September 2007, and according to information supplied by Aetna, you have not yet responded to requests that you provide documentation verifying the eligibility of your dependents. Of course, if you have provided this information to Aetna and have received confirmation that you have satisfactorily complied with the audit, please disregard this letter. However, **if you have not responded to the audit, insurance coverage for your dependents will be cancelled on March 15, 2008.**

In addition to this letter, I have asked Local Chairpersons (and other TCU officers where appropriate) to reach out when possible to all TCU members who have not yet responded to the audit.

My message to you now, and the purpose of any contact you may receive from a local TCU officer, is the same: **if you have not responded to the Aetna audit, you must contact Aetna immediately at 1-866-682-5619 to make arrangements to provide the required documentation for your dependents.**

In order for you to better understand my concern, I want to take this opportunity to clarify the consequences of dependent coverage termination.

There is no question that the termination of health insurance coverage for dependents will lead to situations in which physicians or other providers will refuse to provide treatment without payment in advance. This could occur in a doctor or dentist's office, a pharmacy, or in the worst-case scenario, in a hospital emergency room or other urgent care setting. You may even find that you are directed to a non-network facility or provider which will result in charges being paid at the out-of-network rate even if benefits are later reinstated. Regardless of the medical circumstances, all non-responders must understand that there will be no means to reinstate coverage other than for the employee to provide proof of dependent coverage under the terms of the audit. I repeat, there will be no "emergency" reinstatement of benefits for dependents, even in a crisis. An employee's only recourse, regardless of the medical circumstances, will be to satisfy the provider's policy governing the uninsured.

With respect to pharmacy benefits, no prescriptions will be filled through mail order for terminated dependents. Prescriptions at retail pharmacies must be paid for

under the provider's policies for the uninsured. However, please be warned of the following:

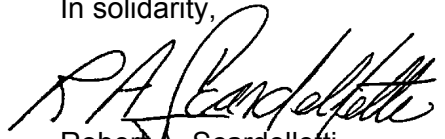
In order to clarify any misunderstanding regarding pharmacy benefits that are reinstated retroactively for dependents once the proper documentation has been furnished, you will not be fully reimbursed for prescription purchases at retail pharmacies. Rather, the reimbursement for any purchase at retail will only be reimbursed at 75% when and if dependent coverage is reinstated.

We are aware that Aetna has been overwhelmed with calls as the audit deadline approaches. In response to our insistence, in the last week Aetna has added dozens of additional customer representatives, additional phone lines, and extended the hours of operation of the audit center to 8:00 AM to 8:00 P.M. EST. Aetna also added Saturday hours from 8:00 A.M. to 4:00 P.M. EST. The busiest call times on week days are between 10:30 A.M. and 3:30 P.M. EST (and especially from 12:00 P.M. to 3:30 P.M. EST), so you may experience quicker response times by calling outside of the busiest call times. There is no *short-cut* to compliance with the audit; everyone must provide the required documentation, and at this late date, waiting times are unfortunately unavoidable. *In fact, you should be prepared for a waiting time of as long as 10-15 minutes or longer due to the influx of last-minute calls.*

Due to the serious consequences that may result from the loss of dependent coverage, I hope you will give this matter your utmost attention. That's why I am making one last effort to contact you personally, and that is why I have asked your local TCU officers to try to speak to you about this matter. You must act immediately.

Again, if you have responded to the audit and have received confirmation from Aetna, please disregard this letter. **If you have not yet responded, please call 1-866-682-5619 today.**

In solidarity,



Robert A. Scardelletti
International President