

TEIGIT

632 PLANK ROAD, SUITE 203, CLIFTON PARK, NY 12065
(518)348-1270 (800)886-7504 FAX: (518)348-1273

October 2006

Dear TEIGIT Cigna CA member:

Cigna has just informed us that they are revising all plans, groups, rates and enrollments effective January 1, 2007.

The revisions and recalculations have resulted in enormous rate increases for some of our Cigna groups. California rate increases average over 82%, with some increases as high as 254%. We met with our Cigna representative, and protested the new rates. We are also pursuing legal avenues and we are contacting the Governor's Office and the Department of Managed Health Care. **Please join us in protesting the rate increases by contacting your elected representatives.**

In addition, because Cigna is implementing a whole new benefits system, and redefining all of its plans, **every existing member must re-enroll.** *All current coverage will be terminated effective January 1, 2007.* Therefore, we must receive the enclosed enrollment form, filled out with your personal information and that of your dependents well in advance of January 1, in order to avoid temporary gaps in coverage while transitioning from 2006 to 2007. You will receive new ID cards, benefits summaries, and Cigna contact information when you have been enrolled.

Please return the enclosed form as soon as possible, but no later than December 10th, so that we may process you into the correct plan. Or, if you chose not to continue with Cigna after January 1, we would appreciate being so informed.

Please note: your current ID cards will not be valid as of 1/1/07. You need the new ID cards to access your insurance.

Also, other changes at Cigna require that we have your first quarter payment in hand by January 31, 2007. We will be required to terminate you on February 1, retroactive to January 1 if your payment is not received. There can be no extension of this deadline and no re-instatements if your payment is late.

We are enclosing the new rate sheets for your area. We will be posting new benefit summaries on our web site (www.teigit.com) as soon as we receive them from CIGNA. There are no significant changes in the California benefits. Please let us know if you do not have access to the internet, so that we may forward them to you.

An additional note, if you currently have Cigna dental coverage through TEIGIT, please include your dental information on the enrollment form to help us coordinate your coverage. Cigna is consolidating all of its plans, and we hope to implement consolidated billing.

We apologize for the inconvenience. We will continue to do our best to serve your interests.

Sincerely,

Alice B. Rubin
Plan Administrator

David S. Rubin
Plan Administrator

Encl.