

CIGNA SETTLEMENT REMINDERS

REMINDER: The claims period in the CIGNA Class Action Settlement will end on February 18, 2005. A copy of the Notice and Claim Forms is available at www.hmosettlements.com or www.cignaphysiciansettlement.com.

Under the settlement, physicians may receive compensation from either one of two settlement funds established by CIGNA: 1) The Category A Settlement Fund or 2) the Claim Distribution Fund. The Claim Distribution Fund has three categories of compensation: Category One, Category Two and Medical Necessity Denial Compensation. If a physician seeks compensation from the Category A Settlement Fund, he/she may not seek compensation from the Claim Distribution Fund. If a physician seeks compensation from the Claim Distribution Fund, he/she may submit requests for payment in any or all three categories paid from the Fund.

Please note that once a physician submits a claim for either Category A or the Claim Distribution Fund, the physician may **NOT** change his or her mind. If a physician submits a claim under Category A, he/she will not be eligible to submit claims under the Claim Distribution Fund. This restriction applies to a group practice where physicians bill under the same tax identification number. While submitting a claim for Category A compensation is simple, for physicians or medical group practices that experienced substantial denials of, or reductions in payments from CIGNA due to claims coding, bundling edits or adverse medical necessity determinations, the potential compensation from the Claim Distribution Fund may far exceed the amount that can be payable to an individual class member under Category A.

So, please make a careful evaluation before deciding to file under Category A or the Claim Distribution Fund.

REMINDER: Please request your Facilitation List. The settlement required CIGNA to use its best efforts to create an electronic Facilitation List to assist class members to identify claims which may be eligible for Category Two Compensation. The Settlement Administrator has indicated that it will not send the Facilitation List to any vendor being utilized by a class member, such as MCAG. It will send the Facilitation List to the class action member only. To request a Facilitation List, visit the website at www.cignaphysiciansettlement.com and click onto "Contact Us". This site also enables you to provide the Settlement Administrator your updated address, and to pose general questions to the Settlement Administrator.

REMINDER: Assistance is available at MCAG. MSSNY has signed an agreement with Managed Care Advisory Group (MCAG) whereby MCAG will assist physicians to file claims pursuant to the CIGNA Settlement. MCAG has developed a computer program designed to maximize the identification of claims entitled to reimbursement pursuant to the CIGNA Settlement. Pursuant to the agreement signed between MSSNY and MCAG, MCAG will provide MSSNY members with a substantial discount for its services. Visit the MCAG website at www.mcaginc.com