

RE: Pre Existing Condition Limitation Notification

Dear Julie Rovner:

Welcome to Cigna. As explained in your plan materials, your plan includes a pre-existing condition limitation (PCL) period of 12 months (365 days) from your enrollment date. Under a federal law known as the Health Insurance Portability and Accountability Act (HIPAA), the time you were covered under all prior creditable coverage you have had must be used to reduce the PCL period under this plan. However, if there is a gap of 63 days or more between any prior coverage(s), you will not receive credit for that prior coverage. A waiting period is not considered a gap in coverage.

We have reviewed the evidence of prior creditable coverage provided by you and/or your prior carrier and have determined that you have 0 days of creditable coverage which has been credited toward your PCL period under this plan. You have not received credit for prior coverage for which you had a break in coverage of 63 days or more. You have 365 days remaining of the PCL period. The last day of your PCL period will be May 1, 2015.

Any conditions for which medical advice, diagnosis, care, or treatment was recommended or received within the 6-month period ending on your enrollment date can be excluded during the PCL period.

If you have additional creditable coverage that we should consider, please send evidence of the prior coverage as soon as possible. If you have difficulty getting a certificate of creditable coverage (HIPAA certificate), please contact us and we will assist you in either obtaining one from the prior carrier or determining other evidence that you may use to show prior coverage.