



151 Farmington Avenue, RS51
Hartford, CT 06156

October [], 2005

[Type Addressee Name here]
[Type Addressee Title here]
[Type Addressee Company here]
[Type Addressee Street Address here]
[Type Addressee City, State, Zip+4 here]

Dear Physician:

The enclosed addendum amends your current contract with Aetna¹

The addendum outlines, reinforces and clarifies selected provisions within the 2003 Physician Settlement Agreement and affirms our commitment to further strengthen our relationship with physicians.

How the settlement agreement affects your existing contract with Aetna

Since the settlement agreement took effect, Aetna has operated as though all settlement agreement promises are in your current contract. The enclosed addendum details some of the more notable provisions and clarifies how the settlement agreement aligns with or amends a standard contract that you may have entered into with Aetna. To the extent that your existing agreement contains a term that was individually negotiated and differs from the provision described in this addendum, the individually negotiated provision will continue to apply unless you elect otherwise².

Some key highlights of this addendum include:

- Company obligations to pay covered services
- Plan or product participation
- Utilization management and payment rules
- Extension of the settlement agreement
- Availability of external dispute resolution processes, independent from the plan; instructions available at www.hmosettlements.com

Vision for our future relationship with physicians

The settlement agreement began a new era of cooperation. We remain committed to the principles of open communication, active listening and respectful conversation with the physician community. One of our goals is to make doing business with us as efficient as possible so you can focus on caring for your patients.

We will continue to work with you in a spirit of openness and cooperation. In addition to contacting us with your ideas for improvement, you are encouraged to share them with the Physician Advisory Board, the 9-person panel that was established under the settlement agreement to offer suggestions on how we might further improve our business practices. Visit www.aetna.com. Select “Doctors & Hospitals,” then “Physician Advisory Board.”

Should you have questions about the addendum, please feel free to contact your local Aetna network representative, or submit a query to AddendumInquiry@Aetna.com. Your submission will be forwarded to the appropriate party for response.

Sincerely,

Charles Cutler, M.D.
Chief Medical Officer

1. Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefit coverage include Aetna Health Inc., Aetna Health of California Inc, Aetna Health of the Carolinas Inc., Aetna Health Insurance Company of Connecticut, Aetna Health of Illinois Inc., Aetna Life Insurance Company, Aetna Health Insurance Company of New York, Corporate Health Insurance Company, Aetna Health Management Inc., and Aetna Health Administrators, LLC.

2. Any additional specific rights of Participating Physician, Physician Group and Physician Organization under Federal law or the law of a specific state will prevail over the current contract and this Addendum.