



SPECIAL ALERT

from the **Transportation Communications Union**,
a proud affiliate of the International Association of Machinists & Aerospace Workers

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URGENT! TCU Members— Don't lose health insurance coverage for your loved ones. Respond to the Aetna audit!

As of December 31, 2007, Aetna had not received verification of eligibility for 119,398 dependents and spouses. As a result, on or about March 4, 2008, UnitedHealthcare, Aetna, Highmark Blue Cross Blue Shield and Vision Service Plan will begin cancelling coverage for all unverified dependents. Cancellations will apply to the medical, dental, and vision plans.

If coverage for your spouse or dependents is cancelled due to a failure to provide the required documentation, your only recourse will be to provide the required documents. Although cancelled coverage will be reinstated retroactively upon receipt of the required documents, retroactive reinstatement will not be of any help at the time when a hospital or physician demands cash payment due to lack of coverage.

If you haven't responded because you fear reprisal, know that TCU successfully insisted that the audit commence with a guarantee of amnesty for any employee who has claimed ineligible dependents. Whatever the reason that ineligible dependents might be currently listed, members can respond to the audit by removing anyone listed as their dependent with no questions asked if they respond to the audit NOW. Neither the Plan nor the railroad will take any action against an employee or the removed dependent. That means members will not be subject to discipline from the railroad, nor will the insurance company attempt to recover claims previously paid for an ineligible dependent.

TCU urges in the strongest possible terms that anyone who has not yet responded to the Aetna Dental audit do so immediately. If you do not have the audit package, you should call 866-682-5619 immediately.

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