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1000 Middle Street
Middletown, CT 06457
Grace Lewicki
Sr. Client Svcs Support Consultant

August 17, 2006

To Our Valued Customer:

Enclosed is a supply of Certificate Rider 697 for distribution to your employees. This rider explains an important notice which applies to your employees' insured coverage. Also enclosed is a Policy Rider to the policyholder Group Insurance Policy for your records.

Please note that both the Policy Rider and the Certificate Rider are generic in nature. Documents that are specific to your plan will be issued to replace the generic form at the next regular plan revision, or upon your request. If you have questions about this Rider, or wish to order additional copies of the Certificate Rider, please contact your Aetna, Inc. Account Representative. Request the following rider:

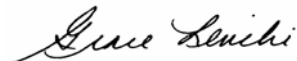
- Rider – 697 applies to PPO medical plans.

Explanation of Change in Response to CA SB 634

Insurers are required to describe the nature and extent of the financial liability that is, or that may be incurred by the insured if care is furnished by a non-participating provider. This disclosure was originally distributed to you in late 2005. The original disclosure notice has recently been updated to include more detailed information and is attached.

Please note that this Rider does not apply to the coverage of those employees enrolled in a Health Maintenance Organization (HMO) plan or QPOS plan, and should not be given to any HMO or QPOS member.

Sincerely,



Grace Lewicki
Sr. Client Svcs Support Consultant