



Shelly Ferensic
Vice President
Aetna Service Operations

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March 13, 2012

Carmine D. Boccuzzi, Jr.
One Liberty Plaza
New York, NY 10006-1470

Member Name: [REDACTED]
Member ID Number: [REDACTED]
Case Number: [REDACTED]

Dear Mr. Boccuzzi,

Thank you for your letter received on February 6, 2012, addressed to William J. Casazza, General Counsel for Aetna. Mr. Casazza asked that I respond to your concerns regarding the denial of your client's mammogram. Our Executive Resolution Team researched your concerns, and I would like to share the results of their review with you.

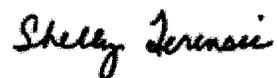
In reviewing [REDACTED] mammogram claim and plan documents, we have determined that the eligibility of the claim and the plan benefits were misinterpreted. We also verified that routine and medically necessary mammograms are not automatically excluded just because a plan excludes transgender surgery. Therefore, based upon [REDACTED] clinical information, the claim should have been paid according to her plan benefits, as we consider this to be a routine test that is covered under the plan. We reprocessed the claim and on February 28, 2012, issued a payment for 100 percent of the allowable amount, resulting in a payment of [REDACTED]. This payment was issued to [REDACTED] under identification number [REDACTED].

We take customer complaints very seriously and appreciate the opportunity to resolve [REDACTED] issue, but I sincerely regret that [REDACTED] had to escalate her concerns in order to get them resolved. Our goal at Aetna is to pay claims accurately and promptly upon receipt, and provide assistance to our members when they have issues. Unfortunately, we did not provide the assistance that [REDACTED] deserved or expected, and for that I apologize.

Our [REDACTED] account manager is working to ensure that the plan documents for [REDACTED] are updated to clarify any misunderstanding of the benefits selected by [REDACTED] for their employees. However, it is not Aetna's place to require our customers to enact policies or mandate coverage of medical procedures or conditions under their benefit plans. Should [REDACTED] so choose, the best avenue is for her to express her coverage preferences directly to [REDACTED].

Wendy Chesley, from our Executive Resolution Team, contacted you to discuss the outcome of our review and answer any questions you may have. If you have any additional questions or concerns regarding this particular matter, please contact the Executive Resolution Team at the number listed above.

Sincerely,

A handwritten signature in black ink that reads "Shelly Ferensic". The signature is written in a cursive, slightly slanted style.

Shelly Ferensic
Vice President
Aetna Service Operations

cc: William J. Casazza