

Gary Person
Manager Centralized Appeal Team



CIGNA Group Insurance
Life · Accident · Disability

RECEIVED

JAN 03 2007

December 27, 2006

12225 Greenville Avenue
Dallas, TX 75243
Telephone 972.907.5656
Facsimile 860.731.3591
gary.person@CIGNA.com

Re: Connecticut General Life Insurance Company
Insured:
Account:
Policy #:

Dear

Thanks you for your e mail of 12/22/2006. I'm not sure if my Out Of Office notice goes to senders from outside of our internal system or not, in any event I was out of the office until today.

Due to your assertions in the e mail, I reviewed the file. I apologize for any confusion but I assure that there are not any intentional delays occurring from the appeal team. I do apologize that it was overlooked to send a compliance letter on 12/22/2006 advising that we are waiting on the medical review of the file.

It appears from your 11/20/2006 letter that you may not understand from our prior letter that the entire medical file as identified to you in the 11/13/2006 letter has been sent to an independent medical reviewer. The use of the word "review" by other persons in other contexts does not prohibit the administrative appeal team from having an independent objective medical review of the medical file as referenced.

We advised you in the 11/13/2006 letter that we would not be able to complete the above referenced review in 45 days and that we were requesting the permissible extension of 45 days as allowed by ERISA. The timing as documented in the file is receipt of the appeal on 10/13/2006, extension request of the additional 45 days by the referenced 11/13/2006 letter with the time from 11/13/2006 to 11/22/2006 tolled (9 days) while waiting on the reply from you to the 11/13/2006 request to confirm that the medical information was complete. That would make the applicable decision date January 19, 2007. In any event we will make the appeal decision as soon as possible upon the receipt of the report from the independent reviewer.

CIGNA Group Insurance products and services are provided exclusively by underwriting subsidiaries of CIGNA Corporation, including Life Insurance Company of North America, CIGNA Life Insurance Company of New York, and Connecticut General Life Insurance Company. "CIGNA" is used to refer to these subsidiaries and is a registered service mark.

Please consider me as the primary point of contact for any future matters.

Sincerely,

Gary D. Person