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CIGNA Group Insurance
Life · Accident · Disability

August 28, 2007

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

Dear

Our review of your client's appeal for Long Term Disability benefits under the above captioned policy is complete. To assure there is no misunderstanding this is not a "level two appeal," as that is a term that is used to reference an administrative two level appeal process where the second appeal is required by the policy for exhaustion of your administrative remedies. You exhausted your client's administrative remedies with the first appeal; this is a voluntary appeal that you elected to exercise but is not required. Please note the adverse claim determination letter of January 30, 2007 does state that you had exhausted your administrative remedies. Please refer to the prior adverse determination letters for reference.

Under the above policy your client will be entitled to Long Term Disability Benefits as long as you meet the definition of Total Disability: For Long Term Disability Benefits the policy defines Total Disability or Totally Disabled as:

An Employee will be considered Totally Disabled, if because of an Injury or Sickness; the Employee is unable to perform the essential duties of his or her occupation.

After Disability Income Payments have been payable for 24 months, an Employee will be considered Totally Disabled only if because of Injury or Sickness, the Employee is unable to perform the essential duties of any occupation for which the Employee is or may reasonable become qualified based on the Employee's education, training or experience.

We have made a decision to uphold the previous denial. The decision to uphold the denial of benefits is based on the policy language and all of the documents contained in the claim file, viewed as a whole.