



11 west forty-second street
new york, ny 10036

www.empireblue.com

March 2006

The Subrogation Rider was sent to you in error

Dear Group Benefits Administrator:

This letter is in regards to correspondence you may have recently received from Empire BlueCross BlueShield. The intention of this correspondence was to advise employer groups, insured directly with Empire BlueCross BlueShield, that a subrogation rider was added to their policies effective January 1, 2006.

As a participant of the Empire Plan, you received this communication in error. Subrogation allows a health insurance carrier to recover money for claims paid that were the result of injury or accident, for which another party may be responsible. Subrogation services for the Empire Plan have been provided by Healthcare Recoveries, Inc. since January 1, 2001.

We apologize for any confusion the receipt of this letter may have caused and would like to confirm that as a part of the Empire Plan, there has been no change to your Empire plan coverage with respect to subrogation. Please disregard the February 2006 communication.

We appreciate that you have chosen the Empire Plan to provide healthcare coverage for your employees. We are currently in the process of establishing corrective measures to avoid a similar situation in the future.

Sincerely,

A handwritten signature in black ink that reads "Karen A. Generali". The signature is written in a cursive style.

Karen A. Generali
Assistant Vice President, NYS Account