



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

June 2009

**Subject: Colorado House Bill 1410 - Colorectal Cancer Treatment**

To Our Valued Customer:

The following revision applies to group policies providing medical coverage issued by Aetna Life Insurance Company in Colorado or policies providing medical coverage issued elsewhere but covering Colorado residents.

The purpose of this Certificate Amendment is to advise employees that due to a new law, Colorado House Bill 1410, coverage for the total cost of tests for the early detection of colorectal cancer is included. This law is effective on your first renewal date occurring on or after July 1, 2009. This law only applies to employers with more than 50 employees.

There are two attachments to this email:

- A copy of a Certificate Amendment issued in response to this law. You should distribute this to your employees who are affected by the law and are covered by one of the policies mentioned above, or arrange for it to be viewable on your company website if that's where you house your existing certificates.
- A copy of a Policy Rider to your Group Insurance Policy. The Policy Rider should be filed into your policy.

Please note that both the Policy Rider and the Certificate Amendment are general documents. Documents specific to your plan will be issued to replace the generic form at the next regular plan revision, or upon request.

If you have any questions about this law, please contact your Aetna Account Representative.

Sincerely,

A handwritten signature in cursive script that reads "Grace Lewicki".

Grace Lewicki  
Client Services Support Consultant

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# Aetna Life Insurance Company

Hartford, Connecticut 06156

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## Amendment

**Policyholder:** HEADWAY CORPORATE RESOURCES, INC.

**Group Policy No.:** GP-705632

This Certificate Amendment describes a change in your Certificate, which applies to group policies providing medical coverage issued by Aetna Life Insurance Company in the State of Colorado. It also applies to Colorado residents covered under a group policy providing medical coverage and issued by Aetna Life Insurance Company in a state other than Colorado.

The purpose of this Certificate Amendment is to add this provision to your Certificate if it is not already included or to replace a corresponding provision which is included but which provides a lesser benefit or coverage.

Keep this Certificate Amendment with your Certificate at all times.

This Certificate Amendment is effective on the later of the date you become covered under the group policy and January 1, 2010.

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The following sub-section entitled "Colorectal Cancer Treatment" has been added to the "Covered Medical Expenses" section in your Booklet-Certificate:

### **Colorectal Cancer Treatment**

Covered Medical Expenses include charges for the treatment for the early detection of colorectal cancer and adenomatous polyps for those covered persons who are asymptomatic average risk adults who are 50 years of age or older or a covered persons who is at a high risk for colorectal cancer including covered persons who have a family medical history of colorectal cancer, a prior occurrence of cancer or precursor neoplastic polyps, a prior occurrence of a chronic digestive disease condition such as inflammatory bowel disease, Crohn's disease, ulcerative colitis or other predisposing factors as determined by a **Physician**.

Covered Medical Expenses shall include the following tests as determined by a **Physician** that detects adenomatous polyps or colorectal cancer modalities that are currently included in an "A Recommendation" or a "B Recommendation" by the U.S. Preventive Services task force or any successor organization sponsored by the Agency for Health Care Research and Quality, the Health Services Research Arm of the Federal Department of Health and Human Services.

For purposes of this section, an "A Recommendation" means a recommendation adopted by the task force that strongly recommends that clinicians provide a preventive health care service for the early detection of colorectal cancer or adenomatous polyps to eligible patients because the task force:

- a) found good evidence that the preventive health care service improves important health outcomes; and

KEY ACCOUNTS

GR-8-CR1

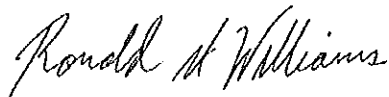
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- b) concluded that the benefits of the preventive health care service substantially outweigh its harm.

A "B Recommendation" means a recommendation adopted by the task force that recommends that clinicians provide a preventive health care service for the early detection of colorectal cancer or adenomatous polyps to eligible patients because the task force:

- a) found at least fair evidence that the preventive health care service improves important health outcomes; and
- b) concluded that the benefits of the preventive health care service outweigh its harm.

Covered Medical Expenses shall not be subject to the deductible, if applicable.

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**Ronald A. Williams**  
Chairman, Chief Executive Officer, and President

Rider: 1026  
CO HB 1410  
Issue Date: June 16, 2009

Policyholder No. 705632

# Rider

Attached to and made a part of Group Policy No. GP-705632

a contract between

**Aetna Life Insurance Company**

and the Policyholder

**HEADWAY CORPORATE RESOURCES,  
INC.**

It is understood and agreed that the policy is changed by the addition or deletion of the pages listed below.

**Page Numbers Of Pages Added**

**Page Numbers Of Pages Deleted**

9010 - CO HB 1410 1 1 10

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Nothing contained in this rider shall be held to alter or affect any of the terms of the policy other than as herein specifically stated.

In Witness Whereof, the Aetna Life Insurance Company has signed this rider at Hartford, Connecticut, to become effective January 1, 2010.

Signed by the Insurance Company June 16, 2009.



**Ronald A. Williams**  
Chairman, Chief Executive Officer, and President

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# Policy Contents

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This policy consists of:

The Face Page, Index, this Policy Contents page, and all the provisions of Parts I and II; and

The provisions found in the Certificate(s) listed in this section.

The words "you" or "your" in any Certificate included in this policy, will refer to a covered Employee.

The Certificate(s) included in this policy are as follows:

A "Certificate" consists of a Certificate Base document ("Cert. Base") and any Summary of Coverage ("SOC") or Certificate Amendment ("Rider") which may be issued to support or amend the Cert. Base.

<b>Identification</b>	<b>Issue Date</b>	<b>Effective Date</b>
Rider-1026	June 16, 2009	JANUARY 1, 2010