



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

May 2009

Subject: Colorado SB 36 - Mental Disorders / Alcoholism

To Our Valued Customer:

We are updating your plan documents in response to Colorado SB 36.

Please note that both the policy rider and the certificate amendment are generic in nature. Documents that are specific to your plan will be issued to replace the generic form at the next regular plan revision or upon request.

Colorado SB 36 was effective 1/1/08, and applies to existing impacted plans on the renewal date occurring on or after this date. Please note that the effective date used on your policy rider and certificate amendment may coincide with the date that your policy was converted from a GR-29 to a GR-29N policy, if applicable. This law requires insurers providing medical coverage to cover Alcoholism and Substance Abuse treatment on the same basis as any other mental disorder. The law is considered to have extraterritorial impact, and applies not only to contracts issued in the state of Colorado, but also to residents of Colorado covered under contracts issued in other states. It only applies to policies issued to policyholders with 51 or more employees. We regret not being able to provide you with these documents sooner, but the language created in response to this law had to first be approved by the state of Colorado.

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.
- An electronic version of a policy rider to your Group Insurance Policy. The policy rider should be filed into your policy.

If you have any questions regarding this law or our response to it, please contact your Aetna Account Representative.

Sincerely,

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

Grace Lewicki
Client Services Support Consultant

Aetna Life Insurance Company

Hartford, Connecticut 06156

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, 2008.

Charges incurred for the treatment of a mental disorder, alcoholism or drug abuse are Covered Medical Expenses and will now be covered to the same extent as charges incurred for the treatment of any other disease. Any inpatient or outpatient calendar year maximums or reduced payment percentages, if any, that are included in your Booklet-Certificate or Summary of Coverage will no longer apply to the treatment of a mental disorder, alcoholism or drug abuse.



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

Rider: 1020
Colorado SB 36 - Mental Disorders / Alcoholism
Issue Date: May 14, 2009

KEY ACCOUNTS
GR-8-CR1

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 SB 36 1 1 08

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, 2008.

Signed by the Insurance Company May 14, 2009.



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

Policy Contents

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.

Identification	Issue Date	Effective Date
Rider-1020	May 14, 2009	JANUARY 1, 2008

KEY ACCOUNTS
GR-29
1508
ED. 10-96