

Coventry Health Care of Nebraska, Inc.  
Employer Services  
P.O. Box 11887  
Wilmington, DE 19850-1887  
Fax: 866-287-6593



December 19, 2005

OMAHA POLICE UNION Local 101  
13445 Cryer Avenue  
Omaha NE 68144-2500

RE: Your Health Insurance Policy

Dear Union Member :

If you or any family member(s) are covered by more than one health plan (including Medicare Parts A, B, C and/or D) coordination of benefits (COB) is a process that can help you to get the most from your coverage and may save you money.

COB is part of your current policy and is a system for determining which health plan has primary responsibility for payment. It assigns the cost of a service appropriately between plans according to established rules so you may receive greater benefits than you would under a single plan. COB ensures that you receive the maximum benefits allowed under each plan and it may significantly reduce your out-of-pocket expenses depending on the level of plan coverage.

In order for you to get the full benefit from your health plans; we need current and accurate information about any other medical plans (including Medicare) that cover you or any member of your family. Please complete the enclosed Coordination of Benefits (COB) Questionnaire and return it to us by January 20, 2006 at the address above. All questions must be answered. **Failure to return this questionnaire by January 20, 2006 will result in denial of claims.**

Should you have any questions regarding this correspondence, please contact Customer Service at 1-866-629-4135.

Sincerely,

Employer Services