



December 16, 2005

Dear Coventry Health Care Members,

In the aftermath of Hurricane Katrina, many Coventry Health Care of Louisiana (CHC-LA) members enrolled under the Federal Employees Health Benefits (FEHB) Program temporarily relocated outside of the CHC-LA service area. CHC-LA responded by allowing members to receive their in-network benefits through access of the CHC-LA national provider network, First Health (FH). These in-network benefits will continue until January 8th, 2006.

CHC-LA in conjunction with the Office of Personnel Management (OPM) has decided to extend this special benefit arrangement from December 1, 2005 through January 1, 2006 for federal annuitants and through January 8, 2006 for active federal employees.

Beyond these dates, only emergency services will be covered outside of the area. If your situation prohibits you from returning to the area, you must make a new health plan election through your personnel office.

To reiterate, if you are enrolled in CHC-LA codes BJ1 and BJ2 and require medical care before January 1st (annuitants) or January 8th (active employees), services must be rendered by the local CHC-LA network or a provider in the national FH network. For more information, please contact our Customer Service Organization at 1-800-341-6613 or view the FH and CHC-LA provider listings located on our website at www.chcla.com.

CHC-LA made many policy decisions Post-Katrina to remove barriers to the treatment and payment of services for our members. We are appreciative for the opportunity to serve OPM members into '06 and beyond and feel this decision demonstrates that CHC-LA is committed to delivering the highest levels of service to meet the needs of federal OPM employees.

Sincerely,

Coventry Health Care of Louisiana, Inc.