



1000 Middle Street
Middletown, CT 06457

Elizabeth Valickis
Senior Underwriting Consultant
National Accounts
Phone: 860-636-3147
Fax: 860-636-3781

January 27, 2009

Ms. Lori Baet
Administrative Programs Office
Oklahoma State and Education Employees Group Insurance Board
3545 NW 58, Suite 1000
OKC, OK 73112

Re: Creditable Coverage Results

Dear Ms. Baer:

At your request, we have tested the plan designs listed below to determine whether they provide Creditable Prescription Drug Coverage, as defined in 42 CFR Section 423.56 and according to the guidance issued by the Centers for Medicare and Medicaid Services (CMS). This testing was completed at no additional charge.

This testing was provided under the assumptions bulleted below and was performed using underlying industry claim data. If the State of Oklahoma feels that Aetna is providing these test results while these below assumptions are not accurate, please inform your Account Executive immediately and consider these enclosed test results to be void.

- *State of Oklahoma is not currently pursuing the Retiree Drug Subsidy (RDS).* If the RDS is being pursued, we recommend that the first prong of the RDS attestation be used as the most reliable source rather than using this process.
- *State of Oklahoma covered Medicare retiree population enrolled in the tested plans is under 500 members.* If the covered population exceeds 500 members, it is recommended that plan sponsor specific data be used to derive testing results. This testing may be conducted by a separate outside actuarial firm of your choice. Or if you wish, Aetna may recommend a third party actuarial firm that may assist you.

CMS's model language for disclosure notices, is posted on their website at http://www.cms.hhs.gov/CreditableCoverage/10_CCAfterFeb15.asp#TopOfPage

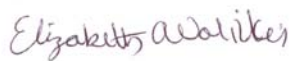
THE FOLLOWING PLAN DESIGNS PROVIDE CREDITABLE COVERAGE

Plan Name:	High Plan		
Creditable Coverage Test:	PASS		
Deductible:	\$0		
Coinsurance Maximum (excludes deductible):	\$0		
Annual Max Benefit:	\$0		
Retail Copay:	<u>Generic</u> \$10	<u>Formulary</u> \$30	<u>Non Formulary</u> \$50
Mail-Order Copay:	<u>Generic</u> \$20	<u>Formulary</u> \$60	<u>Non Formulary</u> \$100
Other Plan Details:			

Plan Name:	Low Plan		
Creditable Coverage Test:	PASS		
Deductible:	\$0		
Coinsurance Maximum (excludes deductible):	\$0		
Annual Max Benefit:	\$0		
Retail Copay:	<u>Generic</u> \$20	<u>Formulary</u> \$40	<u>Non Formulary</u> \$70
Mail-Order Copay:	<u>Generic</u> \$40	<u>Formulary</u> \$80	<u>Non Formulary</u> \$140
Other Plan Details:			

Please contact your account representative if you have any questions on your creditable coverage results or if you would like us to test additional plan designs.

Sincerely,



Aetna
 Elizabeth A. Valickis
 Senior Underwriting Consultant