



Consolidated Edison Company
of New York, Inc.
4 Irving Place
New York NY 10003
www.conEd.com

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Dear Retiree,

Con Edison is committed to providing retirees and their families with comprehensive health care coverage. As part of our standard practice, we conduct ongoing evaluations of all our vendors to ensure they are providing the highest level of quality care and service.

We recently completed a lengthy, detailed review of our current health care program administrators. Although the company has had a long-term relationship with these health care administrators, through this review process we've decided to transition to a health care administrator that will better meet the needs of our employees and retirees — as well as help the company manage the rising cost of health care.

Effective January 1, 2010, CIGNA will replace UnitedHealthcare as the primary health plan administrator for retirees of both Con Edison and Orange & Rockland. You will continue to have the same health plan options currently offered; however, some of them will now be administered by CIGNA. All of your other benefits (i.e., prescription drugs, dental, and vision) are not affected by this change. We also expect that our HMO offerings will not change for 2010.

About the Transition

While this change isn't effective until 2010, we're telling you about it now so you know what to expect and can plan appropriately.

- **If you or a family member is enrolled in Medicare**, this change should not affect your relationship with your health care providers or hospitals. All of your current health care providers and hospitals will be covered under CIGNA, as they were with UnitedHealthcare.
- **If you're not enrolled in Medicare, you should check to see if your current health care provider participates in the CIGNA network. We chose CIGNA because it has one of the largest networks of health care providers in the country.** In fact, most of the health care providers and hospitals in the CIGNA network are the same as those in the UnitedHealthcare. You can check today to see if your current doctor participates in the CIGNA network by going to www.cigna.com/conedison and clicking on "Open Access Plus Directory." If you live in the Massachusetts area, click on "Open Access Plus CareLink Directory."

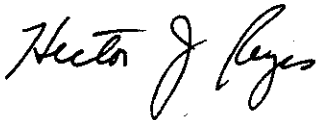
You can also call the Pre-enrollment Line at **1-800-564-7642** for assistance determining if your provider is in network. Representatives are available Monday through Saturday, between 7 a.m. and 9 p.m.

If you find that your doctor is not part of the CIGNA network, you can go to www.cigna.com/conedison and click on the "Provider Nomination Form" link. From there, you will be able to request that your provider become part of the CIGNA network.

- **More information will be coming.** Over the next few months, we will be developing comprehensive communications to help you learn more about some of the tools and resources that CIGNA offers. You can expect to receive detailed information later this year about your benefit plan options for 2010 and how to make your benefits elections. If you choose to stay with CIGNA, you will receive new ID cards in December.

If you have any questions in the meantime, you can call the **CIGNA Pre-enrollment Line** at **1-800-564-7642**, or Con Edison retirees can call Employee Benefits, Monday through Friday, between 9 a.m. and 4 p.m. and Orange & Rockland retirees can call Employee Benefits during normal business hours.

Sincerely,



Hector J. Reyes
Director, Employee Benefits and Compensation