



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

February 2017

Re: Retirement Health Program – Preventive Medical

Dear Retiree:

We are pleased to inform you about upcoming changes to the Retiree Health Program.

Effective April 1, 2017, if you and/or your spouse are enrolled in the Cigna plan offered by the company, whether or not you use Medicare, you and/or your spouse are eligible for a free, comprehensive wellness exam. This exam can be done at Affiliated Physicians or by an in-network Cigna provider. To schedule an appointment with Affiliated Physicians, please call 1-212-935-8725. Other preventive medical services will also be covered such as immunizations and screening for diabetes. If you are Medicare eligible, coverage for preventive medical services will be coordinated with Medicare.

For more information please see Attachment A - Summary of Preventive Medical Benefits.

If you have any questions about preventive-care coverage or other retiree health benefits, call:

- Aetna, 1-800-307-4830
- Cigna, 1-800-244-6224
- Emblem Health, 1-800-447-8255
- United Healthcare (Secure Horizons/Oxford), 1-800-457-8506

For all other questions, please call the HR Service Center, 1-800-582-5056.

Sincerely,

Hector, J. Reyes
Director, Employee Benefits

Attachment

February 2017

Attachment A

Retiree Health Program Summary of Preventive Medical Benefits

Effective April 1, 2017, benefits for preventive medical services will be added to the Cigna health care choice under the Retiree Health Program (Program) for covered retirees and/or spouses. Preventive medical services include immunizations, screenings for cholesterol, blood sugar, and blood pressure, and other screenings, such as mammograms, Pap smears, and prostate exams and a comprehensive wellness exam (based on age-related frequency limits) at no cost if the exam is done either at Affiliated Physicians or at a Cigna in-network provider. Covered Medicare eligible retirees and/or spouses will also have the option to go to Affiliated Physicians for a wellness exam.

Preventive medical services include routine physical and preventive tests that your doctor determines are right for you, which can be based on your:

- Age
- Gender
- Personal health history
- Current health

You don't need to have symptoms or be diagnosed with a health issue to be eligible for preventive medical services. For example, flu shots or preventive mammograms, depending on your age, are considered preventive medical services.

Please note that as a result of your wellness exam, your doctor may prescribe additional screenings and tests after a diagnosis is made. These additional screenings and tests are not part of your wellness exam and are subject to deductibles, coinsurance and out of pocket maximum plan provisions and you may be responsible for paying some or all of those additional screenings or tests costs.

As a reminder, if you or your covered dependents are not Medicare eligible, the Program is your primary health-care coverage. If you or your covered dependents are Medicare eligible, Medicare is your primary health-care provider and coverage for preventive medical services will be coordinated with Medicare.

If You Are Enrolled in HMO/Managed Choice Plans

Preventive medical services are currently available through your HMO/Managed Choice provider and generally covered at 100%. For retirees enrolled in Aetna or Emblem Health HMO plan and Medicare eligible, these plans are considered Medicare Advantage plans, and the provider (either Aetna or Emblem Health), is responsible for all of the services that would have been otherwise paid by traditional Medicare, including preventive care; therefore there is no coordination of benefits with Medicare.

For more information about preventive medical services coverage or other retiree health benefits, call Cigna at 1-800-244-6224 if you are enrolled in the Cigna plan or contact your HMO/Managed Choice provider. For Aetna call 1-800-307-4830, for Emblem Health (HIP) call 1-800-447-8255, and for United Healthcare (Secure Horizons/Oxford) call 1-800-457-8506. For all other questions, please call the HR Service Center at 1-800-582-5056.

This serves as a summary of material modifications (SMM) and notice of terms to participants as required by federal law. The changes described are also subject to any plan documents, including contracts between Con Edison and the firms that insure and/or administer the plans. In the event of any conflict between this message and any plan documents, the plan documents will prevail.

The information in this document does not alter the Company's right to change or terminate the Program at any time due to changes in laws governing employee benefit plans, the requirements of the Internal Revenue Code, Employee Retirement Income Security Act or for any other reason.