



Orange and Rockland Utilities, Inc.
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February 2017

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 are eligible for Medicare, you and/or your spouse are eligible for a free comprehensive wellness exam. This exam can be done at an Affiliated Physicians location or by an **in-network only** CIGNA provider. To schedule an appointment with Affiliated Physicians, please call 1-212-935-8725 and they will direct you to a facility in your area. Preventive medical services will now be covered such as immunizations and screening for certain diseases such as diabetes and colorectal cancer. If you are Medicare eligible, coverage for preventive medical services will be provided under your coverage with Medicare. Only services provided by Medicare will be coordinated with your CIGNA supplemental plan. You can however, still utilize an Affiliated Physician location. These locations are limited to the New York Metropolitan area.

For more information please see the enclosed Summary of Preventive Medical Benefits.

If you have any questions about preventive-care coverage or other retiree health benefits, call CIGNA at 1-800-244-6224 or O&R Benefits at 1-800-577-9527.

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.

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.