

From: Hannah, Joseph L (Lee) 343 [mailto:Lee.Hannah@CIGNA.com]
Sent: Thursday, April 03, 2008 10:22 AM
To: Alan Bayse
Subject: Relativities By Virginia Areas

Alan,

It was nice to speak with you yesterday. I spoke with Kelly and she is working with Germa and our service team on hopefully resolving your issue.

You had also asked about some area factors that we see across the state. Please see below (Richmond is the base area).

| | |
|---------------------|------|
| Richmond = | 1.00 |
| Hampton Roads = | 1.18 |
| Roanoke = | 1.25 |
| Northern Virginia = | 0.97 |

So from a CIGNA medical cost perspective - it is cheapest in Northern Virginia and most expensive in Roanoke.

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