

Date: April 15, 2011
To: Active members of CPR-ASO
Subject: CPR Post-Survey Package Changes and Additions



For those who voted, thank you for your participation in the most recent member survey! As a result of your selections shown on the back, as well as your comments, the following modifications were made to your plans:

Immediately:

- 1) Major Medical out-of-pocket maximums were cut on all plans without raising member costs.
 - a. Annual out-of-pocket for Package 1 reduced from \$10,000 to \$5,000
 - b. Annual out-of-pocket for Package 2 reduced from \$8,000 to \$4,000
 - c. Annual out-of-pocket for Package 3 reduced from \$4,250 to \$2,250
- 2) Two new Major Medical options were added to the CPR package selection.
 - a. H.S.A. Compatible Plan
 - b. Value Plan
- 3) CPR-provided Accident benefits (through Consecoco) will remain as individual policies & portable at this time.
 - a. Please direct Consecoco questions to Lois at (972) 724-8900 Ext.110, or Lisa at Ext.102, should you receive further notifications from Consecoco while active under CPR.
- 4) Critical Illness benefits were moved from individual policies through 5Star to group benefits included in the CPR packages.
 - a. Benefits were retro-termed with 5Star and activated through CPR.
 - i. All members under the plan will have received a notification from 5Star stating the termination of benefits.
 - ii. You had no lapse in Critical Illness benefits since the term date with 5Star was aligned with the start date under CPR.
 - b. New Critical Illness benefit information is attached as well as a claim form for your records.

Pending:

- 1) Discussions are taking place internally with different health clubs and companies to open up more health club options for members through CPR in addition to LA Fitness.
- 2) Training is being addressed internally to increase member knowledge of benefits classified primarily as "Unknown".

One of our goals is to provide proof to all members that it isn't necessary to accept the rising prices of benefits every year if everybody does their part; and ultimately, even while CPR continues to provide valuable benefits focusing on work-health-life balance, we strive to provide a *reduction* in the monthly prices for all members.

To accomplish this goal, we will work even harder to increase knowledge of the benefits available to members that

- 1) Save you money every month, 2) Give you benefits that improve your work-health-life balance, and 3) Save the overall plan money by default so the package costs can be reduced for everybody.

So keep your email and mailing address up to date for our monthly newsletter and future member surveys to make sure your votes count!

Sincerely,

CPR Owners, Employees, and Business Partners

Results from survey ending February 18th 2011

<i>Member-Rated Top Choice for Possible Modifications to Current Plans:</i>					
Keep prices low without an annual increase and/or reduction of benefits.					27.6%
Major medical out-of pocket maximums should be reduced under all current health packages.					21.3%
Supplemental Accident and Critical Illness should remain portable policies upon member termination.					18.6%
Additional health clubs options should be added.					17.6%
Payroll services should be activated for member companies free of charge rather than at discounted rates.					14.9%
<i>Member-Rated Quality of Services:</i>	Unknown/ Not Using	Poor	Fair	Good	Excellent
Consult-A-Doctor Services	76%	0%	6%	12%	6%
Compliance Services	76%	0%	6%	12%	6%
Insurance Benefits	18%	0%	12%	41%	29%
Wellness Events	76%	0%	6%	6%	12%
Health Club Memberships	65%	12%	0%	18%	6%

Additional Note: We have just received notice that Conesco has been merged with their sister company, Washington National, and that all members will be receiving information directly from Conesco with the details. Please note that this is for your supplemental accident policy provided by CPR, and their merger in no way affects, changes, or influences your major medical benefits. If you have other questions or comments regarding the merger, please direct them to groupbenefits@cpr-aso.com.

