

September 16, 2003

John Doe
123 West Street
Raleigh, NC 27603

Dear Mr. Doe:

The North Carolina Department of Insurance (Department) is currently assisting with the investigation of ESI America, Inc.'s (ESI or Company) lapse in group health insurance starting in July 2002. Records show that you were employed by ESI and were covered by the group health insurance policy provided by PARTNERS National Health Plans of North Carolina, Inc. (Partners) as of June 30, 2002.

As part of the ESI investigation, data needs to be collected from former employees on premium dollars withheld from employee's paychecks. Data also needs to be collected on uncovered medical claims resulting from a lapse of coverage with Partners for the months of July and August 2002. This data will be used to assist in determining claims against ESI with the potential to reimburse employees and their dependents with valid claims against ESI.

For a claim to be eligible, the enclosed Employee Proof of Claim form or the Dependent Proof of Claim form must be completed and submitted to the Department by **October 31, 2003**. These forms are to be used to report the following:

- 1) premiums withheld from former ESI employee's payroll checks during July and August 2002; and
- 2) medical claims incurred by employees or their covered dependents during July and August 2002 (including medical claims denied by Partners).

A separate form must be completed for each individual with claims. For example, if you, your spouse and one child each have unpaid claims, an Employee Proof of Claim form and two Dependent Proof of Claim forms must be submitted.

It is imperative that the Department receives this information by **October 31, 2003**. Send the forms to the address shown on the bottom of the claim form. Your prompt and complete response will help the Department complete the investigation.

A copy of this letter and the claim forms are also available at the Department's web site at <http://www.ncdoi.com/Home/HotTopics.asp>. If you have any questions or require additional information, you may contact the Department by writing to e-mail address ESIClaims@ncdoi.com or calling (919) 424-6250.

Sincerely,

Kathleen Grimmell
Regulatory Specialist III

Enclosures