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for the U.S. Department of Energy

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March 20, 2015

To all Retirees, Participant Receiving Long Term Disability Plan benefits and Eligible Dependents enrolled in the Brookhaven Science Associates (BSA) medical program:

Re: Brookhaven Benefits Office Utilizing New Vendor NexClaim for Medical Claim Subrogation

The Brookhaven Science Associates (BSA) Benefits Office has contracted with vendor NexClaim Recoveries to assist with subrogation of medical insurance claims submitted by BSA Medical Plan participants. Inquiries that participants receive from NexClaim are not a scam or a 'phishing' attempt.

Subrogation refers to the process an insurance company uses to seek reimbursement from a responsible party for a claim it has already paid. Subrogation matters to BSA since if a participant had a claim paid by CIGNA or Vytra, but another party is actually responsible for all or part of the claim, then BSA—through CIGNA or Vytra—overpaid for that claim and is due a reimbursement from the other party. Previously, subrogation was handled by CIGNA or Vytra on behalf of BSA. Going forward, NexClaim will handle this effort.

NexClaim is reviewing medical claims provided by CIGNA and Vytra from 2012 onward. If it appears a claim would have been appropriately covered by workers' compensation or another insurance company, NexClaim mails the participant a survey that asks for details about the claim. Based on the participant's response, NexClaim will determine if the claim should have been paid by another party, and it will work with that party to obtain any applicable reimbursement. This process will not result in plan participants having to reimburse CIGNA or Vytra for old claims but instead will help BSA recoup money for claims that should have been paid by another source.

If you receive a survey from NexClaim, please fill it out to the best of your ability and return it to them.

If you have questions or need help with the survey, please call the BSA Benefits Office at (631) 344-2877 or (631) 344-5126.

Sincerely,

Benefits Office