

MAR 27 1995

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPARTMENT OF INSURANCE
By 

In the matter of:)	Docket No. 95-060
)	
CIGNA HEALTHCARE OF ARIZONA, INC.)	CONSENT ORDER
(NAIC No. 95125))	
)	
Respondent.)	
_____)	

The Arizona Department of Insurance (Department) has conducted an examination into the activities of CIGNA HealthCare of Arizona, Inc. (Respondent) with respect to Respondent's claims payments and coverage provisions in the State of Arizona.

In order to resolve this matter, Respondent consents to the entry of this Order without trial or adjudication of any issue of fact or law herein and without this Order constituting any evidence against or an admission by any party with respect to such issue.

FINDINGS OF FACT

1. The Director of Insurance of the State of Arizona (Director) is charged with the enforcement of Title 20, Arizona Revised Statutes, relating to insurance.

2. Respondent is authorized to operate a health care services organization in the state of Arizona pursuant to a certificate of authority issued by the Director.

3. It is alleged that, from January 1, 1987 through December 31, 1991, Respondent sold Individual Conversion Plan Service Agreements to individuals and Healthshare Group Service Agreements to groups in which the evidence of coverage provided that subscribers would be required to pay twenty percent (20%)

1 coinsurance for inpatient hospital care and that Respondent was
2 responsible for the remainder of the inpatient hospital
3 charges. These plans limited the subscriber's obligation to pay
4 for in-patient hospital services to one thousand dollars
5 (\$1,000) per year for individual coverage and two thousand
6 dollars (\$2,000) per year for family coverage.

7 4. It is alleged that, from September 1, 1987 through
8 December 31, 1993, Respondent sold Individual Underwritten Plan
9 Service Agreements to individuals in which the evidence of
10 coverage provided that subscribers would be required to pay
11 twenty percent (20%) coinsurance for inpatient hospital care and
12 that Respondent was responsible for the remainder of the
13 inpatient hospital charges. This plan limited the subscriber's
14 obligation to pay for in-patient hospital services to one
15 thousand dollars (\$1,000) per year for individual coverage and
16 two thousand dollars (\$2,000) per year for family coverage.

17 5. It is alleged that the following acts occurred:
18 During the period the above referenced plans were in effect,
19 subscribers received a fee-for-service billing statement from
20 the hospital for inpatient hospital care which reflected the
21 entire amount of the charges before the application of a
22 discount agreed to between the provider and the Respondent.
23 Subscribers were required by Respondent to pay their twenty
24 percent (20%) coinsurance on the basis of this fee-for-service
25 billing statement. A separate billing statement was then sent
26 by the hospital to Respondent based on a discount amount that
27 had been negotiated between Respondent and the hospital. The
28 subscribers' twenty percent (20%) coinsurance was then to be

1 applied to this discount amount, with Respondent paying the
2 remainder of the hospital charges.

3 6. It is alleged that, the result of this billing
4 arrangement between the hospitals and Respondent was that at
5 least four hundred and five (405) subscribers paid more than
6 twenty percent (20%) of the total amount actually due the
7 hospital for in-patient hospital care charges.

8 CONCLUSIONS OF LAW

9 1. The Director has jurisdiction over this matter.

10 2. It is alleged that the evidence of coverage as
11 described above contains provisions or statements which are
12 misleading or deceptive or which encourage misrepresentation
13 within the meaning of A.R.S. § 20-1057(F).

14 3. It is alleged that Respondent's conduct as
15 described above constitutes misrepresentation of a policy within
16 the meaning of A.R.S. § 20-443(1).

17 4. It is alleged that Respondent's conduct as
18 described above is an attempt to settle a claim for less than
19 the amount to which a reasonable person would have believed he
20 was entitled to within the meaning of A.R.S. § 20-461(A)(8).

21 5. It is alleged that Respondent's conduct as
22 described above constitutes the failure to pay claims within a
23 timely manner within the meaning of A.R.S. § 20-462(A).

24 6. Grounds exist for the entry of the following Order.

25 ORDER

26 IT IS HEREBY ORDERED THAT:

27 1. Respondent and its agents and employees, shall not
28 make statements in their evidence of coverage which require

1 subscribers to pay their coinsurance based on the nondiscounted
2 billing for inpatient hospital care where a contract based on a
3 discounted fee-for-service fee schedule exists between a
4 provider and Respondent for provision of such services.

5 2. Respondent shall, within thirty days of the date
6 this Order is filed, pay restitution in the amount of one
7 hundred nineteen thousand three hundred eighty-five dollars and
8 seventy-five cents (\$119,385.75) to three hundred and seventy
9 (370) subscribers as indicated in Exhibit 1 in the Phoenix
10 federally qualified service area and nine thousand one hundred
11 fifteen dollars and seventy-one cents (\$9,115.71) to thirty-five
12 (35) subscribers located to date as indicated in Exhibit 2 in
13 the Tucson federally qualified service area. Interest shall be
14 paid on the amount due each subscriber at the rate of ten
15 percent (10%) per annum, calculated from the date the charges
16 were incurred to the date the claim is paid in full by
17 Respondent pursuant to this Order. Each payment shall be
18 accompanied by a letter to the subscriber in a form acceptable
19 to the Director. A list of payments, giving the name and
20 address of each party to whom they were made, the base amount,
21 the amount of interest paid, the date(s) the charges were
22 incurred, and the date of payment shall be provided to the
23 Department within sixty (60) days of the date this Order is
24 filed. No payments shall be due to subscribers for any amounts
25 due which do not exceed one dollar (\$1.00).

26 3. Respondent shall take reasonable measures to
27 locate all subscribers listed in Exhibits 1 and 2. In the event
28 that Respondent is unable to locate a subscriber, the amount

1 owed to such subscriber together with the interest due thereon
2 shall be paid to the Unclaimed Property Unit at the Arizona
3 Department of Revenue in accordance with the Uniform Unclaimed
4 Property Act as set forth in A.R.S. § 44-302 et seq.

5 4. Within sixty (60) days of the filed date of this
6 Order, Respondent shall send a letter, in a form acceptable to
7 the Director, to all subscribers in the Tucson service area for
8 which Respondent has located the name and address, who were
9 covered under Individual Conversion Plan Service Agreements from
10 January 1, 1987 through December 31, 1991, Healthshare Group
11 Service Agreements from January 1, 1987 through December 31,
12 1991, and Individual Underwritten Plan Service Agreements from
13 September 1, 1987 through December 31, 1993, informing the
14 subscribers of their right to be reimbursed for any in-patient
15 hospital charges incurred during the above periods for which
16 they may have paid in excess of twenty percent (20%) coinsurance
17 on the discounted charges.

18 5. Respondent shall also publish a notice to
19 subscribers and former subscribers, in a form acceptable to the
20 Director, once a week for two consecutive weeks in a Tucson
21 newspaper of general circulation. The notice shall identify the
22 Individual Conversion Plan for the period of January 1, 1987
23 through December 31, 1991; the Healthshare Group Plan for the
24 period of January 1, 1987 through December 31, 1991; and the
25 Individual Underwritten Plan for the period from September 1,
26 1987 through December 31, 1993. Further, that published notice
27 shall indicate that subscribers of the above-cited Plans may
28 have a right to reimbursement for any in-patient hospital

1 charges incurred during the above-cited time periods for which
2 they may have paid in excess of twenty percent (20%) coinsurance
3 on the discounted charges.

4 6. Respondent must investigate every case where the
5 subscriber submits evidence of in-patient hospital charges and,
6 within thirty days of receipt of the evidence, pay restitution
7 of any amounts paid by the subscriber in excess of twenty
8 percent (20%) of the discounted charges together with interest
9 at the rate of ten percent (10%) per annum, calculated from the
10 date the charges were incurred to the date the claim is paid in
11 full by Respondent pursuant to this Order.

12 7. The lists in Exhibits 1 and 2 are not necessarily
13 exhaustive and do not preclude these or other unnamed claimants
14 from exercising any rights they may have against the Respondent.

15 8. The Department shall be permitted, through an
16 authorized representative, to verify that all subscribers who
17 paid in excess of twenty percent (20%) of the discounted
18 inpatient hospital charges during the period of January 1, 1987
19 through December 31, 1993 were included in Exhibits 1 and 2 or
20 have otherwise been accounted for through the process outlined
21 in Paragraphs 4 through 6 above, and to verify that Respondent
22 has complied with all provisions of this Order, and the Director
23 may separately order Respondent to comply.

24 9. Respondent shall pay a civil penalty in the amount
25 of sixty-five thousand dollars (\$65,000) to the Director, within
26 thirty days from the date of the entry of this Order, for remis-

27

28

1 sion to the State Treasurer for deposit in the State General
2 Fund.

3 DATED AND EFFECTIVE this 27th day of March, 1995.

4
5 

6 CHRIS HERSTAM
7 Director of Insurance

8 CONSENT TO ORDER

9 1. Respondent, CIGNA HealthCare of Arizona, Inc., has
10 reviewed the foregoing Findings of Fact, Conclusions of Law and
11 Order.

12 2. Respondent admits the jurisdiction of the Director
13 of Insurance, State of Arizona, and without admitting the
14 foregoing Findings of Fact and Conclusions of Law, consents to
15 the entry of this Order.

16 3. Respondent is aware of its right to a hearing at
17 which Respondent may be represented by counsel, present evidence
18 and cross-examine witnesses. Respondent hereby irrevocably
19 waives its right to such public hearing in this matter and to
20 any court appeals relating thereto.

21 4. Respondent states that no promise of any kind or
22 nature whatsoever, except as expressly contained in this Consent
23 Order, was made to it to induce it to enter into this Order and
24 that it has entered into this Order voluntarily.

25 5. It is acknowledged and agreed by the Respondent
26 and the Department, that entry of this Order is not an admission
27 of any fault or liability by Respondent or any person, firm,
28 corporation or association, but is entered into to settle the
contentions set forth in this Order.

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6. Respondent acknowledges that the acceptance of this Order by the Director of Insurance, State of Arizona, is solely for the purpose of settling this matter against it and does not preclude any other agency or officer of this state or subdivision thereof from instituting civil or criminal proceedings as may be appropriate now or in the future.

7. Clyde Wright, M.D. represents that he is the President and General Manager of Respondent, CIGNA HealthCare of Arizona, Inc., and that as such he has been authorized by it to enter into this Order on its behalf.

CIGNA HealthCare of Arizona, Inc.

March 27, 1995
(Date)

By Clyde A. Wright, M.D.

COPIES of the foregoing mailed/delivered this 27th day of March, 1995, to:

Dr. Clyde Wright
CIGNA HealthCare of Arizona, Inc.
2201 East Camelback Road, Suite 300 B
Phoenix, Arizona 85016

Chris Herstam, Director
Gay Ann Williams, Deputy Director
Charles Cohen, Executive Assistant Director
Erin Haney-Klug, Executive Assistant
Catherine O'Neil, Assistant Director
Kelly McKay, Deputy Assistant Director
Mary Butterfield, Manager, Health Policy Division
John Gagne, Manager, Investigations Unit
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

Chris Crawford
Chris Crawford

EXHIBIT 1

<u>SUB FIRST NAME</u>	<u>SUB LAST NAME</u>	<u>REFUND AMOUNT</u>
1. VIVIAN A.	MILLER	537.53
2. LESLIE L.	BLOODWORTH	1,436.55
3. HALLIE J.	COOPER	23.70
4. THELMA J.	LANGLEY	382.28
5. VONCEIL K.	CLARK	323.56
6. LARRY D.	CHABLER	214.33
7. REUBEN	EDWARDS	102.58
8. JOHN S.	VALENTINE	440.00
9. CLEO	DOBSON	174.84
10. NORMAN L.	CAMPBELL	35.35
11. DOUGLAS	GOINS	308.40
12. JAMES P.	RAINES	303.05
13. RICHARD L.	ANDRICH	389.32
14. CAROLE N.	BUTTS	281.25
15. SYBIL L.	MORRIS	401.23
16. JOHN F.	BALTES	46.51
17. MICHAEL	SCHUTZ	314.42
18. KENNETH E.	SUTTON	659.20
19. JOEL G.	KING	416.03
20. LYLE	FRIEDMAN	130.36
21. LAURENE V.	WEIERS	130.20
22. KATHRYN Z.	HEFFERMAN	601.16
23. JOE M.	ORDAZ	521.22
24. JOHN S.	FOOTE	78.60
25. WALT A.	REMILLARD	1,025.70
26. ROSEZELLIA	STRONG	721.08
27. MYRLA J.	MORTENSEN	296.00
28. GILBERT C.	DEETHEROW	300.00
29. MELVIN J.	FILREIS	812.80
30. CHARLIE	CHANG	52.60
31. DEBORAH J.	BODAK	213.83
32. DORIS M.	LANE	609.21
33. HELEN M.	McCARTHY	86.83
34. JOSEPH W.	DAVIS	490.88
35. FRANCIS J.	PILAND	302.88
36. DOLORES R.	SVOBODA	382.00
37. GERALD E.	ALLEN	300.31
38. GENE A.	SCHULD	234.69
39. GRACE M.	MENTOR	24.82
40. JAMES F.	WILSON	189.50
41. MARY S.	LARKIN	488.80
42. ERIC F.	WEIS	135.78
43. CALVIN H.	BROCK	702.25
44. MARGARET L.	HESS	1,108.55
45. IRWIN	LINOVITZ	78.35
46. JAMES C.	SELL	623.95
47. VIOLET	HURFORD	42.40
48. JAY D.	TOLLEFSON	28.48
49. HELEN L.	BAKOS	709.20
50. ROBERT T.	WATSON	26.49
51. DANIEL	BENDER	20.00
52. NORA	BIGGAR	440.00

SUB FIRST NAMESUB LAST NAMEREFUND AMOUNT

53.	WILLENE	BUDAI	176.35
54.	CAROLYN L.	BROWN	562.49
55.	MARY P.	McCUTCHAN	370.40
56.	IRENE	HUDSON	685.20
57.	PAUL F.	O'CONNOR	198.89
58.	MARIE N.	SUTHERLAND	527.94
59.	CHERYL E.	GOLDSTEIN	418.37
60.	HERMAN	FARKASH	112.61
61.	JON E.	PETTIBONE	156.31
62.	EDWARD H.	GORRY	44.84
63.	ROY E.	ZEEB	655.95
64.	BERTHA	McGANN	91.60
65.	RONALD F.	ANDERSEN	402.89
66.	JOAN	STRICKLAND	279.01
67.	MARIE C.	McGREEVY	205.08
68.	BEATRICE	WALKER-DAVIS	527.80
69.	PHILIP G.	HECKMANN	606.41
70.	MABEL	DAVIS	300.40
71.	SHELDON R.	SHAPIRO	218.70
72.	JUDITH M.	KENDALL	91.53
73.	WILLIAM J.	CHIULLI	21.30
74.	RUDOLF P.	MELLMANN	168.36
75.	NORMAN W.	CHRISTIANSEN	490.01
76.	EDWARD W.	GALLAGHER	309.31
77.	GEORGE F.	KLINK	208.71
78.	WILBUR P.	JACOBS	122.48
79.	CYNTHIA A.	CLORE	47.78
80.	EVA G.	TOTMAN	95.16
81.	VINCENT	FINELLI	300.60
82.	PHYLLIS C.	ROMAN	416.52
83.	IRENE	EVELYN	111.46
84.	MARGARET M.	GREEN	116.27
85.	JOYCE I.	JONES	440.00
86.	FRANKLIN	MEANS	113.71
87.	CLARENCE E.	DUTCHER	477.60
88.	DELORES A.	BALLENTYNE	55.60
89.	TARA L.	DAVIS	255.40
90.	RAY	POWELL	344.92
91.	DOLORES A.	MELTON	727.24
92.	ELEANOR M.	LEON-LYNCH	198.97
93.	PAUL	GOSCH	458.78
94.	JOHN R.	McCURDY	124.21
95.	CHERYL L.	STALNECKER	160.00
96.	JOAN D.	LEISTER	70.10
97.	ANDREW R.	ANDERSON	207.47
98.	EDWARD G.	WASSMAN	118.00
99.	LEE	REISCH	347.23
100.	ANNETTE E.	LITTLE	165.81
101.	EVELYN	CONE	781.22
102.	WILLETTA	RENSTED	256.56
103.	NORMA	DECHAINED	568.49
104.	JENNIE A.	SMALLEY	417.00
105.	THOMAS P.	ZILLIGEN	36.14
106.	MARIE L.	WOLF	685.20
107.	LORAIN M.	PAULUS	444.45
108.	JOHN C.	AHLGRIMM	412.00

SUB FIRST NAMESUB LAST NAMEREFUND AMOUNT

109.	CHRISTA M.	PAUL	134.62
110.	LINDA	LUDWIG	272.85
111.	BRUCE C.	THUM	295.08
112.	RICHARD	KOS	55.60
113.	GEORGE J.	COURY	466.54
114.	PHILIP	ABDOULAH	345.55
115.	ROBERT E.	STINGLE	137.60
116.	MUNZIO	IPPOLITO	719.80
117.	JANE A.	JOYNT	141.78
118.	TERRI	JONES	113.67
119.	BETTY	PEARLMAN	44.92
120.	FRANK C.	BONOFIOLIO	318.40
121.	JAMES D.	ALBRENT	783.34
122.	ROSE M.	ANGLE	385.39
123.	DOROTHY M.	JASZCZYK	52.71
124.	MARGARET A.	BURG	101.01
125.	WILLIAM A.	GRIFFOR	769.65
126.	NELLIE	DUTCHER	319.03
127.	JEAN S.	MOWDER	347.00
128.	ANN R.	RAYMOND	176.00
129.	MARY B.	THOMASON	326.52
130.	AVRIL L.	KING	66.08
131.	REYES G.	GATICA	121.57
132.	KATHERINE	LOAN	51.25
133.	CHARLES W.	EFRAIMSON	300.40
134.	JAMES L.	LOCKREM	77.56
135.	DON S.	ABRAHAMS	58.84
136.	BETTY J.	BENWARE	265.00
137.	CLAIR E.	BARK	8.01
138.	ROSEMARY	BRAGONIER	248.63
139.	GLORIA	BROWN	244.00
140.	CAROLE C.	JONES	320.40
141.	MARY F.	SMITH	199.41
142.	DOROTHY	DIBBLE	160.00
143.	HELEN P.	CONSOLINO	292.10
144.	EVELYN V.	BLUM	496.00
145.	BETTY B.	SMITH	364.79
146.	FRANCES P.	MARLEAU	470.87
147.	JOSEPH W.	MAHOWALD	90.68
148.	COLIN D.	MONFORE	370.40
149.	MARILYN	SKALLAND	31.18
150.	JO S.	SWAYZE	270.82
151.	LAVERN J.	KETTMAN	569.04
152.	EUGENE L.	ENTZ	465.71
153.	DONALD	SIEGMUND	238.75
154.	MARY JO	ANTHONY	246.40
155.	TIMOTHY L.	SCHUMAN	147.24
156.	MARIANNE	HODGES	424.69
157.	CAROLYN S.	BAILEY	213.57
158.	CHERYL A.	CHASE	510.15
159.	CHARLAYNE	STOCKETT	460.18
160.	RICHARD W.	MAUS	476.86
161.	SUSANNA	WUSSOW	1,144.25
162.	MARJORIE	LANFORD	529.40
163.	MATTHEW D.	WATSON	133.88
164.	ALEXANDER	LÓPEZ	165.20

<u>SUB FIRST NAME</u>	<u>SUB LAST NAME</u>	<u>REFUND AMOUNT</u>
165. RUTH	BOYD	1,028.16
166. NELLIE A.	VIZCARRA	66.41
167. BETTY	PHILLIPS	20.00
168. FRANCIS R.	MYERS	461.00
169. JOHN F.	KRAUSE	353.20
170. DOROTHY M.	BELLOWS	226.19
171. ANNA LEE	WEAVER	68.25
172. VIRGIL E.	KING	77.42
173. MARILYN G.	STANBERRY	130.69
174. DELORES J.	HOLLAND	20.00
175. JAMES S.	JOHNSON	26.74
176. SHERRY J.	SCHREINER	148.98
177. CHARLES H.	STUART	94.50
178. KAREN E.	SPEAR	151.15
179. LARRY D.	HILDEBRANDT	155.41
180. RAYMOND	MAH	197.75
181. RONALD L.	RUGGIERO	868.77
182. GEORGE A.	DAUGHERTY	385.55
183. HAROLD	BONDS	526.44
184. DEWAIN A.	CONNOLLY	156.94
185. DOROTHY J.	KOCHER	511.81
186. KATHLEEN	BURNHAM	320.33
187. VERA J.	FULLER	161.85
188. ALICE	ADAIR	298.70
189. JANET S.	ROBBINS	440.00
190. DEANETTE F.	BLOOM	424.51
191. ROGER A.	SABIN	203.01
192. MARGARET	HYLAND	391.66
193. THOMAS R.	DANIELS	265.00
194. TERESA M.	VELÁZQUEZ	183.80
195. KATHLEEN	PHALEN	279.18
196. MICHAEL D.	DRAPER	301.49
197. MICHAEL N.	McGEE	185.18
198. HAROLD P.	HARRIS	368.75
199. JOHN N.	KRASZNAI	242.80
200. ASA W.	BAKER	327.70
201. LISA	BLACKHAWK	240.44
202. SUSAN R.	LOSCHER	220.15
203. MIGNON	EDGIN	88.06
204. RHOANNE J.	MOODY	7.40
205. FRANCILLE B.	HANSEN	149.99
206. DAVID W.	LORDS	137.60
207. FLOYD R.	BLEAK	213.00
208. PETER A.	DYROFF	288.69
209. JEANNE	WALKER	421.05
210. LILLIAN M.	ADAMS	55.60
211. GWEN	MADRIL	669.36
212. ELAINE G.	MILLER	422.64
213. PAUL E.	CALLAHAN	480.60
214. NANCY	STRAND	201.17
215. DARCHELLE	HAWLEY	755.69
216. PATRICIA A.	GREENBANK	28.59
217. JAMES E.	WATSON	320.52
218. JENNIE M.	FINLEY	325.40
219. HAROLD D.	McINTIRE	338.01
220. GAYNELL	CARPENTER	245.00

SUB FIRST NAMESUB LAST NAMEREFUND AMOUNT

221.	MICHAEL K.	McMAHON	227.66
222.	LEOLA	PFAFFL	400.82
223.	DAVID L.	GOLDNER	1,130.58
224.	MARY J.	ROBERTS	601.14
225.	JOHN	DAVID	211.02
226.	GLORIA D.	SHELTON	40.21
227.	MARIE L.	KULL	116.14
228.	MARSHA G.	SMITH	910.84
229.	JOHN R.	CULLEN	634.53
230.	PHILIP D.	HAVENER	62.85
231.	SHERRON L.	COATS	418.40
232.	MARY A.	DUKE	543.55
233.	SAM E.	PEARCE	847.40
234.	RICHARD D.	HOLMAN	123.80
235.	ROBERT	PADGETT, SR.	359.40
236.	ETHEL M.	BROWN	46.09
237.	HERBERT	HOLT	264.71
238.	JULIE A.	SMITH	695.00
239.	TODD L.	PETERSEN	83.00
240.	SHIRLEY A.	PRICE	156.60
241.	CHRISTY	MARTÍNEZ	16.80
242.	RAÚL	ESTRADA	1,113.12
243.	MARK A.	ASWEGE	207.03
244.	JAVIER	ROSAS	366.35
245.	LONNIE R.	BROOKS	447.28
246.	CESAR A.	CORDOVA	95.80
247.	WM. T.	GONZALES	268.28
248.	JOE N.	ROMO	94.51
249.	PETE G.	ÁLVAREZ	515.33
250.	JOE A.	AMAVISCA	290.21
251.	ANTONIA	MÉNDEZ	147.33
252.	MARVIN	DIGHTMAN	79.60
253.	DELTON G.	COBURN	140.92
254.	DANNIEL	DRYE	755.28
255.	JAMES	LOGUE	197.94
256.	JOHN D.	PIVONKA	95.80
257.	JACQUELINE	FLANIGAN	551.85
258.	EUSEVIA	GOODARD	160.00
259.	JEAN P.	WARD	77.02
260.	BLAKE A.	RATLIFF	116.40
261.	BONIFACIO	RAMÍREZ	229.25
262.	BENJAMIN B.	ABRIL	539.34
263.	RAMON N.	LÓPEZ	559.00
264.	GALYON	EASTRIDGE	644.67
265.	ELIGIÓ C.	CANISALES	648.18
266.	JESUS R.	CHAVEZ	347.00
267.	RONNIE J.	STARKEY	49.60
268.	ANDREW R.	HASTINGS	83.00
269.	JOSE	GRIJALVA	127.60
270.	TOMAS	QUINONEZ	135.33
271.	MARK E.	DIGHTMON	169.21
272.	BRENDA B.	ELLIS	669.51
273.	TOMMY	JAMES	325.39
274.	LARRY	SILVERSMITH	123.80
275.	ROBERTO	BARRERA	331.88
276.	MARI	ZEMEL	340.67

SUB FIRST NAMESUB LAST NAMEREFUND AMOUNT

277.	URSULA J.	GEORGE	346.46
278.	BHARAT M.	PATEL	649.39
279.	ANDREW S.	AMSDEN	524.96
280.	STEPHEN E.	SCHAPPERT	16.60
281.	HAMILTON H.	DORIAN	10.00
282.	VIRGINIA S.	SCHEMBRI	245.29
283.	JAMES E.	PROFITT	294.60
284.	WALT	BARONICK	412.00
285.	W JOHN	IHM	513.58
286.	SUSAN	CZAJKOWSKI	318.40
287.	FRANCIS D.	DeROSA	51.20
288.	MELISSA E.	MAYER	52.35
289.	DEBORAH K.	KURTZER	186.85
290.	KWADWO D.	OBENG	320.20
291.	RICHELLE L.	HANDY	312.86
292.	HILDEGARD	ERKERT	58.00
293.	JANE A.	PALISCA	40.96
294.	ROBERT O.	BEAL	134.06
295.	RICHARD H.	ROEHN	357.03
296.	EDWARD C.	JENKINS	212.68
297.	JUNE E.	DeWEESE	318.40
298.	ALAN C.	WREN	276.40
299.	ROBERT K.	LOCKE	621.40
300.	DONALD F.	SCHLOEGEL	395.48
301.	KAREN	HOLLAND	205.44
302.	RONALD W.	MILLER	32.03
303.	JAMES D.	FISHER	444.06
304.	RUTH	WRIGHT	625.94
305.	STEVE R.	BEIRL	69.42
306.	JOHN A.	HART	504.70
307.	MARGARETTE	KINSER	297.60
308.	KAMAL H.	MADI	602.40
309.	GARY L.	HAMBRICE	164.93
310.	PAULA	WESTBROOK	395.93
311.	OSCAR C.	AGUIRRE	563.80
312.	SUSAN C.	SUTHERLAND	369.00
313.	CHRISTOPHER	McGILVRA	53.42
314.	SCOTT	VOLK	53.42
315.	BRANDON L.	NISKANEN	558.18
316.	MICHAEL J.	CORDARO	289.77
317.	BRADLEY D.	FLEMING	235.35
318.	JAY H.	KRESS	303.65
319.	STEPHEN L.	REECE	693.40
320.	ROBERT M.	GRAY	990.07
321.	CHERYL K.	BJORNSRUD	1,000.00
322.	LEATRICE	HARRIS	346.64
323.	THOMAS B.	BAUMER	10.00
324.	JOHN W.	PHELPS	222.70
325.	STEVEN F.	KEELING, SR.	214.05
326.	MATTHEW D.	WATSON	213.00
327.	VINCENT C.	D'VOULETY	259.73
328.	ERIC P.	JONES	629.97
329.	TAMARA L.	GEFFREY	346.80
330.	JAMES K.	WOOD	465.37
331.	THOMAS B.	BAKER	114.60
332.	JEFFREY S.	BLACK	243.45

<u>SUB FIRST NAME</u>	<u>SUB LAST NAME</u>	<u>REFUND AMOUNT</u>
333. NANCY	ABELE	387.17
334. SONYIA R.	CORONADO	335.00
335. ELLIOT T.	CROSBY	184.00
336. MARK	CLAYDON	637.14
337. ROLAND F.	KUEFFNER	610.75
338. LEANN R.	BARRETT	1,236.43
339. DARLANN E.	ERLING	413.39
340. TIM S.	ARVESON	213.00
341. TIMOTHY E.	DeBOLD	444.81
342. DEAN B.	MERRELL	492.59
343. GREGORY R.	LEÑO	496.06
344. RALPH	HAMMONS	19.40
345. ROBERT H.	KOHR	378.30
346. DESSIE F.	TYREE	773.58
347. ALICE MAE	LEE	228.64
348. DONA K.	MORGAN	.04
349. KRISTI S.	RASTAD	358.82
350. ANTHONY R.	PITMAN	498.22
351. ROBERT L.	FORD	338.74
352. MARGARET	ELLSWORTH	245.34
353. MARK G.	HUDOCK	704.36
354. CAMERON A.	SHARPE	481.61
355. JOSEPH W.	HILL	195.42
356. BARRY A.	METZ	512.80
357. MARY D.	RANDALL	167.48
358. DAVID C.	VIRISSIMO	296.86
359. CHRISTOPHER D.	GREEN	305.40
360. CARMEN T.	GONZÁLEZ	4.00
361. HELEN J.	DECKER	438.36
362. BECKY L.	LIZAMA	295.94
363. KEM	MacNEILLE	66.54
364. LISA B.	FORDEM	414.47
365. SUSAN J.	WORM	287.66
366. LINDA D.	SIMMONSPARSON	407.02
367. GLORIA K.	MASON	134.12
368. RICHARD J.	KWAAD	562.60
369. KEITH E.	RAYMOND	659.20
370. KENNETH G.	FEDOR	213.96

EXHIBIT 2

<u>SUB</u>	<u>FIRST NAME</u>	<u>SUB</u>	<u>LAST NAME</u>	<u>REFUND AMOUNT</u>
1.	JEANNE R.		MULLIN	253.69
2.	MARTHA A.		TURNQUIST	139.25
3.	ANN		PANOS	386.22
4.	PENNY E.		KENNEDY	24.48
5.	RICHARD C.		McMILLAN	9.48
6.	LINDA L.		GARNICK	220.59
7.	GERALD W.		RATHBUN	44.49
8.	SANDRA J.		MALONEY	66.44
9.	SUE		MANLEY	587.89
10.	ALAN A.		YEARSICH	1.99
11.	CARRIE L.		GAUTHIER	9.48
12.	HOLLY O.		NICASIO	163.42
13.	CAROL S.		MARRONE	672.00
14.	JAY M.		WICHT	426.17
15.	CHERYL A.		BEDOYA	337.66
16.	ROBERT E.		SMITH	1,000.00
17.	VIRGIL F.		BRUNS	234.18
18.	MINERVA M.		JAEGER	98.88
19.	LOIS R.		LANEY	285.22
20.	LINDA A.		GREATHED	370.80
21.	DIANE E.		WATINS	509.23
22.	SUSAN L.		KUNZ	386.47
23.	MARY D.		STITES	22.15
24.	HELEN R.		BLOODWORTH	155.00
25.	SANDRA J.		PORTER	505.00
26.	DANIEL L.		FOSS	1,558.85
27.	JOHN B.		BREWER	53.43
28.	JUDITH A.		APPLEGATE	66.44
29.	ROY S.		HARDMAN	47.38
30.	KAREN M.		FLANIGAN	94.27
31.	ROBERT P.		CONDIT	32.74
32.	KAREN M.		MONTGOMERY	44.30
33.	DORA L.		GOMEZ	53.17
34.	DEVIN		FENN	132.55
35.	CLAUDIA G.		SCHWEBEL	122.40