



**CONFIDENTIAL**

**Via Email**

December 16, 2013

SUSAN DOMINGO  
FINANCIAL SERVICES  
KAPI'OLANI MEDICAL CENTER  
1319 PUNAHOU ST  
HONOLULU, HI 96826

Dear Susan Domingo,

**Re: Patient – Jennifer Huculak**

Further to our telephone conversation today, please note that we are unable to provide coverage for any medical expenses incurred for Ms. Huculak's baby.

As Ms. Huculak's emergency medical claim has been denied on the basis that her medical emergency is excluded from coverage under the terms of her pre-existing condition provision, her baby is also not eligible for coverage. In addition, please note that Ms. Huculak's travel policy expired on November 9, 2013.

If you have any additional questions regarding this patient, please do not hesitate to contact me by telephone at 306-667-5285 or by email at [mfleming@sk.bluecross.ca](mailto:mfleming@sk.bluecross.ca).

Regards,

A handwritten signature in cursive script that reads "Michelle Fleming".

Michelle Fleming  
TEAM LEAD, HEALTH AND DENTAL CLAIMS