

Group Benefit Plan Amendment

This is an amendment made to your health benefit plan effective January 1, 2009. Please read this amendment carefully and keep it with your Certificate of Insurance for future reference. All other provisions remain as set forth in your Certificate of Insurance.

Under Section 1, SCHEDULE OF BENEFITS, the following provision is amended to include:

Waiting Periods for Preexisting Conditions:

The Waiting Period does not apply to newborns, adopted children, and children placed for adoption that are enrolled in accordance with the Notification Requirements and Special Enrollment Provisions outlined in Section 5, General Provisions.

Under Section 2, COVERED SERVICES, the following existing sentence

Outpatient Hospital and Medical Services include:

Dental services provided by a Dentist (D.D.S.) in an office setting as a result of an accidental injury to the jaw, sound natural teeth, dentures, mouth or face occurring on or after the Member's effective date.

is amended as follows:

Outpatient Hospital and Medical Services include:

Dental services provided by a Dentist (D.D.S.) in an office setting as a result of an accidental injury to the jaw, sound natural teeth, dentures, mouth or face.

Under Section 3, MANAGED BENEFITS, the following provision is amended to include:

Preauthorization:

Admissions for maternity services do not require Preauthorization.

Under Section 4, EXCLUSIONS, the following existing exclusions

No benefits are available for:

Services resulting from an Inpatient Admission for a Member admitted prior to the effective date of the Member's eligibility under this Benefit Plan or before the Member satisfied the required Waiting Period.

Loss caused or contributed by a Member's commission or attempted commission of a criminal act or a Member's involvement in an illegal occupation following the Member's enrollment in this Benefit Plan.

are amended as follows:

No benefits are available for:

Inpatient Admission services received prior to the effective date of the Member's eligibility under this Benefit Plan or before the Member satisfied the required Waiting Period.

Loss caused or contributed by a Member's commission or attempted commission of a criminal act (except losses caused or contributed by an act of domestic violence or any health condition) or a Member's involvement in an illegal occupation following the Member's enrollment in this Benefit Plan.

Under Section 8, DEFINITIONS, the following existing definition

PREEXISTING CONDITION - a condition, disease, illness or injury for which the Member received medical advice or treatment within the 6-month period immediately preceding the Member's Enrollment Date under this Benefit Plan.

is amended as follows:

PREEXISTING CONDITION - a condition, disease, illness or injury for which the Member received medical advice or treatment within the 6-month period immediately preceding the Member's Enrollment Date under this Benefit Plan. Pregnancy is not considered a Preexisting Condition.

If you have any questions regarding this amendment, please contact Member Services at the address or telephone number on the back of your Identification Card.