

**SUMMARY OF BENEFIT CHANGES
AND CONTRACT LANGUAGE CLARIFICATIONS**

Effective January 1, 2010

This comparison summarizes the revisions that will be made to your Individual plan.

BENEFIT / REGULATORY / LEGISLATIVE CHANGES		
COMPONENT / CONTRACT(S) AFFECTED	EXISTING CONTRACT / BOOKLET / REASON FOR CHANGE	NEW CONTRACT / BOOKLET LANGUAGE
<p>COORDINATION OF BENEFITS Applies to all medical products.</p>	<p>Washington regulations have been updated to clarify how plans will pay when a primary plan does not pay a claim and the member has more than one coverage plan.</p>	<p>Language taken from the new regulations has been added to the end of the Coordination of Benefits provision, which explains how to determine primary coverage. Also included is information on how the member can avoid delays in claims processing.</p>
<p>DEDUCTIBLE Applies to the current \$1,750 deductible Preferred Catastrophic plan.</p>	<p>New Washington State legislation increased the requirement for the minimum deductible and maximum out-of-pocket expense for catastrophic plans.</p>	<p>Increased the deductible to \$1,820 for individuals. The family deductible is three times the individual amount.</p>
<p>DOMESTIC PARTNERSHIP Applies to all products.</p>	<p>Pending legislation extends coverage to registered domestic partners.</p>	<p>Asuris has extended coverage to all qualified domestic partners regardless of the outcome of Referendum Measure #71. To add your domestic partner, please contact Customer Service at 1 (888) 344-5587.</p>
<p>TERMINATION FOR FRAUD Applies to all products.</p>	<p>Regulators have interpreted state Guaranteed Issue requirements to not allow carriers from denying future enrollment in certain situations when the member was previously terminated for fraudulent acts against that carrier.</p>	<p>The last sentence of the False Statements provision has been changed to read as follows: "The Company reserves the right not to offer coverage to a Subscriber or the Subscriber's dependents whose coverage was previously terminated for fraud or material misrepresentation, or who was not accepted for either of those same reasons, subject to state guaranteed eligibility laws."</p>
<p>TRANSPLANT LIFETIME MAXIMUM Applies to all medical products (excluding Conversion).</p>	<p>New Washington State legislation prohibits health plans from including a separate lifetime maximum for transplants of less than \$350,000.</p>	<p>Increased transplant maximum to a \$350,000 lifetime maximum and clarified that the limit applies to transplant services and supplies incurred during the first 90 days after the transplant.</p>
<p>TRANSPLANT WAITING PERIODS Applies to all medical products (including Conversion).</p>	<p>New Washington State legislation requires health plans to reduce any organ transplant waiting period by the amount of time the member had prior creditable coverage.</p>	<p>Revised the Transplant Waiting Period provision to express that the duration of the transplant waiting period will be reduced by the amount of the member's combined periods of creditable coverage.</p>

