



ENDORSEMENT TO YOUR MEDICAL PLAN BOOKLET

This Endorsement makes certain changes to Your Asuris Medical Booklet as of **January 1, 2011**, or the date on which Your medical plan becomes effective or renews with Us, whichever is later.

Asuris Northwest Health agrees to provide Members the following benefits in accordance with and subject to the provisions, terms, conditions, limitations and exclusions set forth in this Endorsement and the Booklet to which this Endorsement is attached. If there is any inconsistency between this Endorsement and the Booklet, the terms of this Endorsement will prevail.

To accomplish the above, the following changes are made to Your Booklet:

RIGHT OF REIMBURSEMENT AND SUBROGATION RECOVERY

Clarifying benefits for third party liability and motor vehicle no-fault coverage. The following changes will reflect how this revision applies to Your Booklet.

The **General Exclusions** Section, **Specific Exclusions** subsection, the **Motor Vehicle Coverage and Other Insurance Liability** exclusion, shall be replaced in its entirety with the following:

Motor Vehicle No Fault Coverage

Expenses for services and supplies that have been covered or have been accepted for coverage under any automobile medical personal injury protection ("PIP") no-fault coverage. If Your expenses for services and supplies have been covered or have been accepted for coverage by an automobile medical personal injury protection ("PIP") carrier, We will provide benefits according to the Contract once Your claims are no longer covered by that carrier.

The **Right of Reimbursement and Subrogation Recovery** Section, **Third-Party Liability** subsection, the first paragraph, shall be replaced in its entirety with the following:

This provision applies when You incur health care expenses in connection with an Illness or Injury for which one or more third parties is responsible. In that situation, benefits for otherwise Covered Services are excluded under this Contract to the extent You receive a recovery from or on behalf of the responsible third party in excess of full compensation for the loss. We refer to the legally liable party as the "third party" in this provision. If You do not pursue a recovery of the benefits We have advanced, We may choose, in Our discretion, to pursue recovery from an automobile medical no-fault, personal injury protection ("PIP") carrier on Your behalf.

The **Right of Reimbursement and Subrogation Recovery** Section, in front of the **Motor Vehicle Coverage** subsection, the following **No-Fault Coverage** subsection shall be added:

No-Fault Coverage

This provision applies when You incur health care expenses in connection with an Illness or Injury for which no-fault coverage is available. In that situation, benefits for otherwise Covered Services are excluded under this Contract to the extent Your expenses for services and supplies have been covered or have been accepted for coverage by a no-fault carrier.

All other terms and conditions of the Booklet remain unchanged.

For more information call us at 1 (888) 367-2109 or you can write to us at: 528 E. Spokane Falls Blvd., Suite 301, Spokane, WA 99202.

IN WITNESS WHEREOF, We, by Our duly authorized officer, have executed this Endorsement.

A handwritten signature in black ink, appearing to read "Brady Cass". The signature is written in a cursive, flowing style.

Brady D. Cass
President
Asuris Northwest Health