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ESSENTIAL BENEFIT SUPPLEMENT TO YOUR MEDICAL PLAN SUMMARY

This essential benefit supplement makes certain changes to your Business Health Trust plan summary as of **October 1, 2010**.

ANNUAL MAXIMUM BENEFIT LIMIT

A \$2,000,000 annual Maximum Benefit limit has been added for all benefits, except for vision care, if included in your plan benefits.

MAXIMUM BENEFIT LIMIT REMOVAL

All **dollar** Maximum Benefit limits have been removed, except for vision hardware (if applicable), or as otherwise revised to a visit/day Maximum Benefit, as specified below.

MAXIMUM BENEFIT LIMIT REVISION

The existing dollar Maximum Benefit limit has been removed from the following benefits:

Benefit	New Limit Effective October 1, 2010
Chemical Dependency	No limit
Growth Hormone	No limit
Dental Hospitalization	No limit
Mental Health Inpatient	No limit
Mental Health Outpatient	No limit
Prosthetics	No limit
Durable Medical Equipment	No Limit
Occupational Injury	No limit
Preventative Care	No limit
Dental Hospitalization	No limit
Transplant Lifetime Limit	No limit
Smoking Cessation	No limit
Orthotics	No Limit

The existing dollar Maximum Benefit limit has been revised on the following benefits:

Benefit	New Limit Effective October 1, 2010
Neurodevelopmental Therapy Inpatient	No limit
Neurodevelopmental Therapy Outpatient	25 visits
Rehabilitation Inpatient	15 days
Rehabilitation Outpatient	20 visits

All other terms and conditions of the summary remain unchanged.



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