

<DATE>

Dear Blue Care Network Member:

Blue Care Network has made a change to your certificate of coverage. As required by the state, we replaced the arbitration and litigation section with new language. Previously the section read:

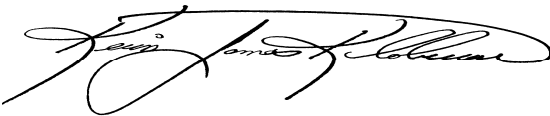
- You may not bring any action or lawsuit against BCN under this Certificate unless you give BCN 30 days advance notice.
- You may not bring any action or lawsuit against BCN under this Certificate more than two years after a claim has arisen.
- You may not bring any action or lawsuit against BCN under this Certificate unless you have first followed the BCN internal grievance process.

The new language is shown in the attached Addendum. Please keep the Addendum in a safe place with your other BCN documents. It is part of your legal contract with us.

If you have any questions, please call Customer Service at 800-662-6667. TTY users should call 800-257-9980. The hours are 8 a.m. to 5:30 p.m. Monday through Friday.

Thank you for your continued membership in Blue Care Network.

Sincerely,

A handwritten signature in black ink, appearing to read "Kevin James Klobucar". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Kevin James Klobucar
Vice President, Products and Marketing
Regional Executive

Encl.