

IMPORTANT INFORMATION FOR TEXAS POLICYHOLDERS

September 19, 2008

HURRICANE IKE

In response to Texas Department of Insurance Commissioner's Bulletins #B-0061-08, #B-0059-08, #B-0056-08, #B-0057-08, we will, at your request, take the following measures:

1. We will suspend your premium payments throughout the duration of the Governor's disaster proclamation to allow continuing insurance coverage in affected areas. Any normal premium debits from financial institutions that you have previously set up with us will continue in place according to our written agreement with you, unless a problem exists with premium debits or your particular specific hardship directs us otherwise.
2. We will waive any penalties or restrictions when you receive needed emergency and non-emergency health and dental care in out-of-network facilities as the result of the disaster throughout the duration of the Governor's disaster proclamation. Additionally, we will not deny payment for needed emergency and non-emergency health and dental services that are obtained out of network as the result of the threat of imminent disaster, throughout the duration of the Governor's disaster proclamation.
3. We will extend, throughout the duration of the Governor's disaster proclamation, any claim filing deadlines for your providers and for you.
4. We will waive, throughout the duration of the Governor's disaster proclamation, any contractual restrictions that require you to obtain preauthorization, referrals, notice of hospital admissions, and medical necessity reviews for health care or dental services.
5. If you have coverage that does provide prescription medication coverage as part of your policy, we will, throughout the duration of the Governor's disaster proclamation, authorize payment to pharmacies for up to a ninety day supply of any prescription medication for you, regardless of the date upon which the prescription had most recently been filled.
6. If you have coverage that does provide health coverage or cover the payment of medical or other health care services as a part of your policy, we will, throughout the duration of the Governor's disaster proclamation, authorize payment for necessary medical equipment, supplies and services regardless of the date upon which the equipment, supplies and services were most recently provided.