



ADVANCED BENEFIT SOLUTIONS, L.L.C.

August 24, 2010

Dear Member:

From time to time, Advanced Benefit Solutions must update our Coordination of Benefits information. "Coordination of Benefits" is the process used to determine how claims will be paid when you or a covered family member has more than one insurance carrier. We need you to provide additional information to make sure that your claims are processed appropriately.

Under the terms of your Plan Document, you are required to share information with us regarding your other insurance carriers so that we can determine our obligations. Please complete the enclosed questionnaire, sign and date and return it within 7 days.

Thank you for your cooperation. If you have any questions regarding this issue, please call 623-889-7200 or 888-419-6139.

Sincerely,

Coordination of Benefits Department