

Summary of Material Modifications

To the Revised April 1, 2015 Summary Plan Description of The Affiliated Physicians and Employers Health Plan

I. Effective July 1, 2016, for all Enrolled Groups, the plan names for Plans O and P will be changed as follows:

Section titled "Schedule of Benefits", beginning after page 80 for each respective plan, has been amended as follows:

- New Plan Name: O: Network Only 70% Plan
- New Plan Name: P: High Deductible 70% Plan

II. Effective July 1, 2016 for all Enrolled Groups, coinsurance for Plans M, N, O, and P will be increased as follows:

Section titled "Schedule of Benefits", beginning after page 80, the coinsurance has been amended for each respective plan as follows:

Plan	Current (Tier 2) QualCare Regional HMO Network	New (Tier 2) QualCare Regional HMO Network
M: CentraState Community Health Plan - Network Only Plan	After deduct, Plan pays 60%	After deduct, Plan pays 70%
N: CentraState CHP High Deductible Plan -Network Only Plan	After deduct, Plan pays 60%	After deduct, Plan pays 70%

Plan	Current (In-Network Providers)	New (In-Network Providers)
O: Network Only 70% Plan	After deduct, Plan pays 50%	After deduct, Plan pays 70%
P: High Deductible 70% Plan	After deduct, Plan pays 60%	After deduct, Plan pays 70%

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