

ASSOCIATION MUTUAL HEALTH INSURANCE COMPANY

PPO HEALTH BENEFIT PLAN

Amendment 3

The Association Mutual Health Insurance Company PPO Health Benefit Plan, effective January 1, 2008, is hereby amended as follows:

1. **Section 4, Membership Eligibility, Enrollment, Effective Date, Termination, and COBRA, Who is Eligible? - Dependents** – This section is AMENDED to reflect an INCREASE to the age limit for a child and REMOVAL of the full-time student requirement as follows:
- a) A legal Spouse as defined by applicable state law.
 - b) A child who is the natural or legally adopted child of the Participant, through the end of the year in which the child becomes age 26.
 - c) Your same or opposite-gender Domestic Partner as defined by the Association Mutual Health Insurance Company Domestic Partner Policy;
 - d) A child age 26 and older who is incapable of self-support because of mental incompetence or severe physical handicap and is Dependent on the Participant for financial support, as certified by a Physician and us. The condition must begin before or during the month in which the child reached age 26. We require proof acceptable to us of the child's physical or mental Disability each Insured's Benefit Year.
 - e) Any child of a Participant who does not qualify as a Dependent under subsections b or d above, solely because the child is not primarily Dependent upon the Participant for support so long as over half of the support of the child is received by the child from the Participant pursuant to a multiple support agreement.

The foregoing amendment is effective May 1, 2010.

This amendment shall be attached to and form a part of the group Plan Document and material changes made herein shall be added to the Summary Plan Description. This amendment shall not be held to alter or affect any of the terms of such plan other than as specifically stated.

Association Mutual Health Insurance Company
PPO Health Benefit Plan

6/30/10

Date

By: 

Authorized Signature