
Aetna Life Insurance Company

Hartford, Connecticut 06156

Amendment

Policyholder: LAKE TAHOE UNIFIED SCHOOL DISTRICT

Group Policy No.: GP-658760

This Certificate Rider describes a change in your Certificate which applies to group PPO medical policies issued by Aetna Life Insurance Company in the State of California.

The purpose of this Certificate Rider is to add this provision to your Certificate if it is not already included or to replace a corresponding provision which is included but which provides a lesser benefit or coverage.

Keep this Certificate Rider with your Certificate at all times.

This Certificate Rider is effective on the later of the date you become covered under the group policy and January 1, 2006.

The following information has been added to the **Health Expense Coverage Outline of Coverage** insert provided with your Booklet-Certificate and replaces any similar information previously added:

Coverage for Services From Non-Preferred Care Providers

For emergency services received from non-preferred care providers, you are responsible for copayments and coinsurance amounts at the preferred care level.

Responsibility for Excess Charges

Benefits for care received from a non-preferred care provider are not based upon the amount billed. The benefit payment will be determined according to the applicable fee schedule in the summary of coverage or by the reasonable charge or recognized charge defined in the Glossary of the Booklet-Certificate. Non-preferred care providers may bill you for any amount up to the billed charge after the plan has paid its portion of the bill. Preferred care providers have agreed to accept contracted payments for services and bill only copayments, coinsurance and deductible amounts.

For More Information

You may call the toll free number on your ID Card for information about the participating status of providers or for additional information about out-of-pocket expenses.

The following information currently found in the **Health Expense Coverage Outline of Coverage** insert provided with your Booklet-Certificate has been deleted:

You should be aware that when you elect to utilize the services of a non-participating provider for a covered service in non-emergency situations, benefit payments to such non-participating provider are not based upon the amount billed. The basis of your benefit payment will be determined according to the group policy's fee schedule, reasonable charge or recognized charge (whichever is applicable to this plan and which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the group policy. Non-participating providers may bill covered persons for any amount up to the billed charge after the plan has paid its portion of the bill. Participating providers have agreed to accept discounted payments for services with no additional billing to the covered person other than coinsurance and deductible amounts. You may obtain further information about the participating status of professional providers and information on out-of-pocket expenses by calling the toll free number on your ID Card.



Ronald A. Williams
President

Project Rider – CA SB 634.1
Issue Date – 8/17/06