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June 15, 2011

Dear Valued Clients:

Re: Extended Health Claim Form -Claim submission changes

Please note that we have introduced an "e-claims" solution to our service. Plan members can now fax or e-mail claims directly without mailing in the original receipt. This service offers convenience, but requires the necessity for sophisticated audit checks in order to identify fraud or errors. The Extended Health Claim form is to be used for all Health, Dental, Drugs and Vision claims submitted directly by plan members. Claims submitted on behalf of a plan member through direct billing by a licensed vendor or provider does not require the form to be attached.

Employers that do not want to allow e-claims can select whether or not to allow e-claims by indicating preference on the "Service Administration Agreement" or in writing.

The Extended Health Claim form can be found on our website www.estateneeds.com under "Resources"/ "Document Depot". The form can be filled and printed - or printed and completed in black pen. **It must be signed by the employee and/or plan member over age 18.**

Please note that all old claim forms will not be accepted as of July 1, 2011. Please check that you are using "Form060911". Please destroy any old forms that you have and use updated forms from the website www.estateneeds.com .

Please display this so that all your employees are informed of this change.

If you have any questions, please do not hesitate to call.

Sincerely,

Don Metke