



Health Insurance Risk-Sharing Plan (HIRSP)
1751 West Broadway
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(800) 828-4777 or (608) 221-4551

Amendment to the Policy of the Health Insurance Risk-Sharing Plan (HIRSP)

The Health Insurance Risk-Sharing Plan (HIRSP) is amending your HIRSP policy as stated below.

This amendment contains only information regarding these changes. For full details about your HIRSP coverage, always refer to your HIRSP policy as well as any amendments.

Effective February 1, 2008, the following replaces in its entirety Section I. Term and Renewal Agreement:

Section I. Term and Renewal Agreement

Coverage starts on the policy effective date at 12:01 a.m. and ends on the policy renewal date at 12:01 a.m. Each time you renew this policy by paying the premium within the 31-day grace period, the new term begins when the old term ends.

HIRSP will terminate coverage the day you:

- A.** are eligible for employer-offered coverage, which may include a group health plan or health insurance;
- B.** receive a payment or reimbursement for a HIRSP premium, HIRSP medical deductible, HIRSP medical coinsurance, or HIRSP drug coinsurance amount from a federal, state, county, or municipal government, or one of its agencies. This does not apply to the statutorily exempt state programs for the following:
 - 1. Vocational rehabilitation.
 - 2. Renal disease.
 - 3. Hemophilia.
 - 4. Cystic fibrosis.
 - 5. Maternal and child health services.
 - 6. Human immunodeficiency virus (HIV);
- C.** are no longer a resident of Wisconsin;

- D. are eligible for Medicaid, including BadgerCare Plus, except as specifically stated in s. 149.12, as amended;

If this policy is canceled or not renewed, HIRSP will return the unused premium to you.

HIRSP must receive the premium on or before the date it is due or within the 31 days that follow.

Effective February 1, 2008, the following replaces in its entirety the definition of Eligible Individual:

Eligible Individual: an individual who meets **all** of the following:

1. the aggregate of the individual's periods of creditable coverage is 18 months or more;
2. the most recent period of creditable coverage was under a group health plan, government plan, or church plan;
3. the individual does not currently have creditable coverage and is not currently eligible for a group health plan or Medicaid, including BadgerCare Plus, except as specifically stated in s. 149.12, as amended;
4. the most recent creditable coverage was not terminated due to fraud, intentional misrepresentation, or failure to pay premium;
5. the individual elected continuation coverage offered through a group health plan and exhausted the coverage.
6. The individual has not had a break in insurance coverage greater than 63 days.

Effective February 1, 2008, paragraph X. Newborn/Adopted Child Coverage, under Section IX. Benefits, has been removed in its entirety.

Effective January 1, 2008, the following replaces in its entirety paragraph 1. of Part A. Hospital Admission Authorization, under Section X. Care Management Program:

1. Non-Emergency Hospital Admission.

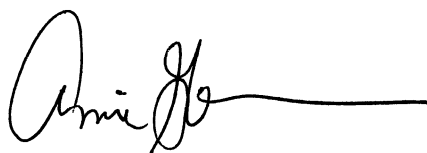
You, or your family member, physician, hospital or other health care provider acting on your behalf, must notify the Plan Administrator at least three business days before you are admitted to a hospital for non-emergency care. This starts the process of hospital admission review. The Plan Administrator will authorize your admission if it is medically necessary, or deny it if it is not medically necessary.

If you or your family member, physician, hospital or other health care provider on your behalf fails to notify the Plan Administrator of the proposed hospitalization in advance as required above, benefits will be reduced by \$500 for that confinement.

The revisions in this amendment shall be effective for all existing policyholders as stated above. This endorsement shall be effective for all new policyholders on the effective date of their policy. It shall continue in force under the same terms, conditions, and provisions as govern the policy and any amendments.

All other terms, conditions, and provisions of the policy remain unchanged except as stated above.

This amendment is signed for HIRSP by

A handwritten signature in black ink, appearing to read "Amie Goldman", followed by a long horizontal line extending to the right.

Amie Goldman
CEO, Health Insurance Risk-Sharing Plan Authority