



September 31, 2009

Re: Individual Medical Policy
Renewal Date: November 1, 2009

Dear Sample Member:

Effective November 1, 2009 your individual medical policy renews with ODS. As a part of our continuing effort to ensure quality benefits and services, each year we carefully review and analyze current benefit and rate structures, the increasing costs of health services, and the utilization of services to determine the appropriate premium levels to charge for continued insurance protection.

Effective with the November 1, 2009 through October 31, 2010 policy year, the monthly premium for your plan will be changing. Future rate adjustments will be implemented on the policy annual renewal date effective November 1 each year. Rates also change when the primary applicant moves into the next 5-year age band by birthday, with new rates effective the following month. These rates have been filed and are pending approval by the State of Oregon Department of Consumer and Business Services.

Your renewal plan and rate will be:

Beneficial Rx \$1,000 (40 - 44 Subscriber Only) = \$
PPO Dental (40 - 44 Subscriber Only) = \$

This change does not affect your deductibles or benefit maximums which accumulate on a *Plan Year* based on the month of your original effective date. However, all individual subscribers are impacted once a year by changes in contract provisions or language as well as an overall rate adjustment to the current rates, which is called the annual renewal.

Benefit and contract provision changes effective November 1, 2009 are provided in the enclosed summary, and detailed in a revised member handbook available to you online under your MyODS account or in hard copy upon request. These changes are necessary to include new mandates, benefit/administrative changes and eligibility and to refine and clarify contract provisions in force.

When you pay your next premium, your payment will tell us that you have accepted the renewal and would like to continue your Individual insurance policy with ODS.

We appreciate your membership and your business. If you have questions, please contact us at individualplans@odscompanies.com or at 503-243-3973, toll free at 877-277-7073.

Sincerely,

Denise N. Krueger
Sales and Service Representative

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