

NORTH CAROLINA HEALTH INSURANCE RISK POOL, INC.
d/b/a INCLUSIVE HEALTH - FEDERAL OPTION

POLICY AMENDMENT

This Amendment revises and becomes a part of the Policy to which it is attached. This Amendment is subject to all the provisions, limitations and exclusions of the Policy except as they are specifically modified herein. In the event any provision of the Policy and this Amendment conflict, the terms of this Amendment shall govern. Please read this Amendment carefully.

This Amendment attaches to and is made part of Policy Number [XXXXXX] issued to [XXXXXXXXXXXX].

It is hereby noted and agreed that the Policy is revised as follows:

1. The following provision in the section entitled **Schedule** under the subsection **Prescription Drug Benefits** is revised to read as follows:

Network Provider Benefit		Non-Network Provider Benefit
PRESCRIPTION DRUG BENEFITS		
Generic Drugs	\$10 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits.	\$10 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits.
Brand Drugs	\$40 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits.	\$40 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits.
Specialty Drugs	The lesser of 20% or \$250 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits. Annual benefit maximum of \$100,000	The lesser of 20% or \$250 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits. Annual benefit maximum of \$100,000
Nicotine Replacement Therapy Drugs	\$15 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits.	\$15 Copayment Not Subject to Deductible, Coinsurance or Out-of-Pocket limits.

All other terms, conditions, limitations and exclusions of the Policy remain unchanged.

EFFECTIVE DATE OF AMENDMENT: [02/01/2011]

[Executive Director]