Amendment #1 to your ASO Benefit Booklets

North Coast Schools' Medical Insurance Group

Effective as of July 1, 2020, your Benefit Booklet is amended as follows:

Under "Termination of Benefits", the language is changed to read as follows:

Except as specifically provided under the Continuation of Group Coverage provision, there is no right to receive benefits for services provided following termination of this health Plan.

Coverage for you or your Dependents terminates at 11:59 p.m. Pacific Time on the earliest of these dates: (1) the date the Plan is discontinued, (2) the last day of the month in which the Participant's employment terminates, unless a different date has been agreed to between the Claims Administrator and your Employer, (3) the date as indicated in the Notice Confirming Termination of Coverage that is sent to the Employer; or (4) the last day of the month in which you or your Dependents become ineligible. A spouse also becomes ineligible following legal separation from the Participant, entry of a final decree of divorce, annulment or dissolution of marriage from the Participant. A Domestic Partner becomes ineligible upon termination of the domestic partnership.

If you cease work because of retirement, disability, leave of absence, temporary layoff, or termination, see your Employer about possibly continuing group coverage. Also see the Continuation of Group Coverage provision in this booklet for information on continuation of coverage. Your Employer is solely responsible for notifying you of the availability and duration of family leaves, including leaves under the Family & Medical Leave Act of 1993 (FMLA).

FMLA does not affect any federal or state law prohibiting discrimination or supersede any state or local law or collective bargaining agreement that provides greater family or medical leave rights.

The Claims Administrator may terminate your and your Dependent's coverage for cause immediately upon written notice to you and your Employer for the following:

- 1. Material information that is false, or misrepresented information provided on the enrollment application or given to your Employer or the Claims Administrator;
- 2. Permitting use of your Participant identification card by someone other than yourself or your Dependents to obtain Services; or
- 3. Obtaining or attempting to obtain Services under the Plan Document by means of false, materially misleading, or fraudulent information, acts or omissions.

If a written or electronic application for the addition of a newborn or a child placed for adoption is not submitted to and received by the Claims Administrator within the 60 days following that Dependent's effective date of coverage, Benefits under this Plan will be terminated on the 31st day at 11:59 p.m. Pacific Time.

Please be sure to retain this document. It is not a plan document but is a part of your Benefit Booklet.

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