

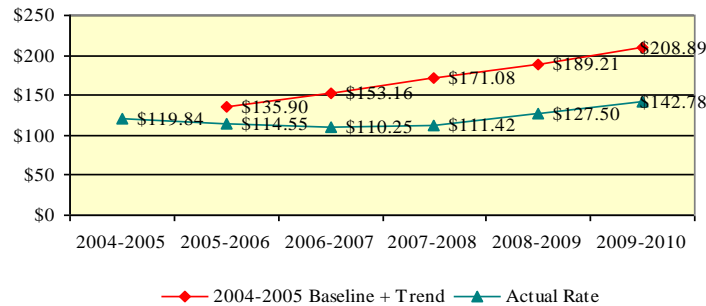
The Corps Network Health Insurance Plan

July 1, 2009 Renewal Notification

How will The Corps Network Plan change on July 1, 2009?

The Corps Network Health Plan renews each year on July 1. In general, health insurance costs have been rising at a double digit pace for several years. Although The Corps Network Plan has historically not experienced the same rate of inflation, it is not immune to the factors that drive costs higher. This year, the medical/Rx rate will increase by 12%. Below is a chart comparing the actual rate to projected rates subject to prevailing trend over the last five years:

Between 2004 and 2009, average healthcare trend (projected inflation) has been 11.8%. The average rate change for The Corps Network Plan has been 3.9%



New Medical/Rx Rate, Effective July 1, 2009: \$142.78 Per Member Per Month
No action is required to continue using The Corps Network Plan at renewal. Summit America will begin billing the new rate on your July invoice.

Monthly medical/Rx rate will increase to \$142.78 per member per month

There is no change in dental rates for Plan 1 or Plan 2

Dental benefits can be added to medical/Rx coverage (except Maine and New York)

Member packets can be created from Summit's website

Dental Rates Remain the Same for 2009-2010

Groups now have the opportunity to add dental benefits for members enrolled on the medical/Rx plan (not available in Maine or New York). Benefits are through Ameritas and can be added at any time of the year, subject to the rules of the plan. Here are some highlights:

- Elected on a group-by-group basis
- 100% coverage for preventive/diagnostic services
- Two plans from which to choose
- Monthly premiums of \$16.27 or \$19.19
- Consolidated billing and eligibility (with medical) handled by Summit America

If you are interested in finding out more about dental coverage, please contact Willis at 1-800-456-1415 and ask for Chris Rooney.

Create a Packet for Your Incoming Members

Helpful information is available on Summit America's website, where you can make packets for your new or existing members. The 'How to File a Claim' page walks through the steps a member needs to follow when visiting a doctor's office or going to the pharmacy. The 'Provider Network' piece explains how the preferred network works and describes the methods to look up providers. To access these documents:

- Go to www.summitamerica-ins.com
- Under the Students and Participants subheading, click on 'Corpsmembers and Volunteers'
- Click on 'The Corps Network'
- Print off 'How to File A Claim', 'Provider Network' and the current **Benefit Summary**
(Alternatively, you can request the documents be emailed to you by contacting Willis)

Look for an updated Administrative Manual on the Summit America website in July 2009

An Administrative Manual will be available online in July 2009

Key Corps Network Plan Contacts

<i>Subject</i>	<i>Contact/Company</i>	<i>Phone</i>	<i>Email/Website</i>
Customer Service	Summit America	800-301-9128	www.summitamerica-ins.com
Billing/Eligibility	Kasey Booth/Summit America	800-955-1991 x123	kbooth@summitamerica-ins.com
Provider Info/Directory	MultiPlan	800-523-3669	www.multiplan.com
General Questions/Issues	Chris Rooney/Willis	800-456-1415	chris.rooney@willis.com
The Corps Network Membership	Leslie Wilkoff/The Corps Network	202-737-6272	lwilkoff@corpsnetwork.org