



DISCLOSURE

Attention: If you are enrolling in a Deductible Plan through the Association, this signed letter of understanding must accompany your application.

The Deductibles and Out of Pocket Maximums of these plans are based on a Calendar Year.

Please remember this is a calendar year deductible, not plan year. Any expenses you accrue will apply to the Deductible and Out of Pocket Maximum for the Calendar Year, which starts January 1 and ends December 31, EVEN if you enroll in a month other than January.

Example: If you enroll in the plan in October and accrue expenses for October, November and December, whether you have met the deductible or not, a new Deductible and Out of Pocket maximum will begin in January of the following year.

*** Deductibles are always Calendar Year***

I understand the above information regarding Deductibles and Out of Pocket maximums.

Association Member

Spouse

Date

Date