

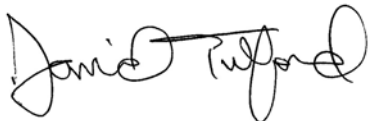
Amendment to be attached to Medica Encore  
Policy Form MN-ENCORE-PC08-100-01

MANDATORY AMENDMENT NON-GRANDFATHERED  
INDIVIDUAL

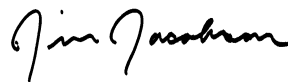
Despite anything in the Policy to the contrary, the following provisions apply under this policy for plan years beginning on or after September 23, 2010 to ensure compliance with Federal health care reform known as the Patient Protection and Affordable Care Act, including any amendments, regulations, rules or other guidance issued with respect to the act ("Act"):

1. Any lifetime maximum dollar limit referenced pertains only to those health care services and supplies that are not essential benefits or preventive benefits as defined in the Act.
2. Coverage cannot be rescinded except for fraud or intentional misrepresentation of a material fact.
3. If coverage includes dependents, dependent child coverage will continue until the end of the month the dependent child turns age 26 regardless of the marital status of such dependent child. Coverage does not include the spouse or child of such dependent child unless that child meets other coverage criteria established under state law.
4. Any "per calendar year" or "per plan year" dollar limits are not applied to preventive benefits and may only be applied to essential benefits as allowed in the Act.
5. Any preexisting condition exclusions do not apply to dependent children under age 19.
6. Coverage for preventive benefits, as defined in the Act, do not require payment of any deductible, copayment, or coinsurance if obtained from a participating provider.

**MEDICA INSURANCE COMPANY**



President



Senior Vice President and Assistant Secretary