



ATTESTATION REGARDING EMPLOYER FUNDING OF COINSURANCE PLANS

ConnectiCare is committed to providing clients with affordable health insurance options for their employees. Inherent in the pricing of ConnectiCare's coinsurance plans is an actuarial assumption that the members will be responsible consumers of medical care and will be liable for the *full* member out-of-pocket expenses *without underlying employer funds* being used to offset the exposure.

To maintain the integrity of the pricing of these products, ConnectiCare is requiring that an officer of the company and the company's agent-of-record attest to the fact that there is no underlying funding of the employees' out-of-pocket medical expenses associated with these plans. By signing below you are indicating that you will notify us immediately if you are currently using or if you intend to use an underlying plan to subsidize your employees' cost sharing responsibilities. ConnectiCare reserves the right to adjust rates retroactively, reduce agent commissions, and/or rescind the coverage for non-compliance with this underwriting rule.

Employer

Agent

Group Number

Signature of Agent

Signature of Officer

Date

Title

Date

Coverage is provided by and services are administered as follows: In Connecticut: Group HMO and POS coverage, and Individual HMO coverage is underwritten by ConnectiCare, Inc.; Group coverage for coinsurance plans and Individual POS coverage is underwritten by ConnectiCare Insurance Company, Inc. In Massachusetts: Group HMO and POS coverage is underwritten by ConnectiCare of Massachusetts, Inc. FlexPOS, PPO coverage, ASO/Self-funded services, and Dental products are administered or underwritten by ConnectiCare Insurance Company, Inc.