HEART OF ILLINOIS EDUCATORS ASSOCIATION HEALTH BENEFIT PLAN SECOND AMENDMENT

This Second Amendment to the Heart of Illinois Educators Association Health Benefit Plan ("Plan") is made in duplicate at Washington, Illinois, on the date noted below, by the Heart of Illinois Educators Association ("Employer").

WHEREAS, the Plan grants the Employer the right to amend the provisions of the Plan, and

WHEREAS, the Employer desires to make such amendments;

NOW, THEREFORE, the Plan is hereby amended as follows, effective August 1, 2012;

1. The Outpatient Emergency Room benefit as shown in the Schedule of Benefits is hereby deleted and modified as follows:

	PREFERRED PROVIDER AND OUT-OF-AREA ¹	NON-PREFERRED PROVIDER
Outpatient Emergency Room (includes Urgent Care Room in the Emergency Room)	\$150* Co-payment, then 80%; Deductible waived.	\$150* Co-payment, then 80%; Deductible waived.
	*\$150 Co-payment applies for true medical emergencies and cost sharing amounts apply to Preferred Provider Out-of-Pocket maximum. \$300 Co-payment applies for non-emergent treatment in the Emergency Room (includes Urgent Care Room in the Emergency Room) and cost sharing amounts apply to the applicable Preferred Provider or Non-Preferred Provider Out-of-Pocket maximum.	

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