



po box 1407, church street station
new york, ny 10008-1407

Identification Number

Dear Member:

We are glad to confirm that our family contracts can cover mentally challenged or physically handicapped overage dependents, provided the child:

- has not married
- became mentally challenged, developmentally disabled, mentally ill or physically handicapped before reaching the contract age limit for dependent children
- is so incapacitated as to be incapable of self-supporting employment (NOTE: The inability to find employment or a reduction in work capability does not constitute evidence of eligibility. If a mentally challenged or physically handicapped child is working, the extent of his earning capacity will be evaluated.)

When a mentally challenged or physically handicapped child over the contract age is eligible as a dependent under a family membership, all the benefits of that membership apply. Of course, our contracts do not provide benefits that are available in whole or in part under the laws of the United States of America or any state or political subdivision thereof.

Please have the form on the reverse side of this letter fully completed and returned to us so we may take the necessary action.

Sincerely,

Membership & Billing

PLEASE READ THIS LETTER PRIOR TO FILLING OUT THE FORM ON THE REVERSE SIDE OF THIS PAGE.

