

**WYOMING EDUCATORS' BENEFIT TRUST  
AMENDMENT  
Effective September 1, 2012**

In the GENERAL PROVISIONS section of your Benefit Document, item E. COORDINATION OF BENEFITS is revised as follows:

**E. COORDINATION OF BENEFITS**

The purpose of this Plan is to provide certain benefits, and the rates and charges are based upon the assumption that Participants often have other coverage providing duplicate benefits. In the event of other coverage, the Plan will not duplicate benefits if otherwise provided for (or should have been provided had the Participant elected to claim) under any group or individual coverage by any other insurance, or government program or authorized benefits provided by private enterprise. If at any time more than one coverage shall be applicable to any benefit, the coverage first liable (primary coverage) shall pay to the full extent of its aggregate coverage, and the coverage secondarily liable shall then pay for Covered Services the unpaid balance, not exceeding its aggregate coverage or 100% of any Allowable Charges (whichever is greater), based upon the following priorities:

1. Coverage not having a coordination of benefit or non-duplication provision similar to this provision will be primary payor.
2. Group coverage will be primary over an individual policy with a non-duplication provision.
3. Coverage of a plan, which covers the patient as an Employee will be primary over a plan covering the patient as a Dependent.
4. Coverage of a plan which covers the patient as a spouse will be primary over a plan that covers the patient as a Dependent child.
5. Dependent Children: The coverage of the parent whose birth date, excluding year of birth, occurs earlier in the calendar year, will be primary payor.

*(Remainder of item E. continues unchanged)*