

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

One Moody Plaza • Galveston, Texas 77550

SPECIFIC REINSURANCE IMMEDIATE REIMBURSEMENT AMENDMENT

Attached to and made a part of the Excess Loss Reinsurance Treaty between _____ (hereinafter “Employer”) and American National Life Insurance Company of Texas (hereinafter “Reinsurer”) effective _____ . Treaty Number: _____ .

The Specific Excess Loss Reinsurance is hereby amended as follows:

The Excess Loss Reinsurance Treaty provided by the Reinsurer provides Specific Reinsurance Immediate Reimbursement on covered participants that have exceeded the specific deductible and satisfied the definition of a “Paid Claim”. USBenefits Insurance Services, LLC and DBA: Med Cap Insurance Services, LLC (California Only), hereafter referred to as USB, and Reinsurer are aware that even with proper funding and prudent Plan administration, large individual Plan losses create cash flow stress to the Employer. Under these circumstances USB and Reinsurer are willing to expedite the claims review and reimbursement procedure by allowing the Employer the privilege of utilizing USB/Reinsurer’s Specific Reinsurance Immediate Reimbursement procedure. The Specific Reinsurance Immediate Reimbursement procedure does not waive or modify any provisions or requirements as set forth in the Reinsurer Excess Loss Reinsurance Treaty. Specific Reinsurance Immediate Reimbursement is subject to the following:

- a. The request must be for at least \$2,500.00.
- b. The request must be submitted at least thirty (30) days prior to the end of the Excess Loss Treaty Period. Requests made with less than thirty (30) days prior to the end of the Excess Loss Treaty will not be eligible for Specific Reinsurance Immediate Reimbursement. The request must be submitted within 7 days after a claim’s run.
- c. The TPA processes the claim according to the terms and conditions of the applicable Plan Document.
- d. All supporting claim documentation as well as proof of payment (i.e. copies of the checks, EOBs, check register, paid claims detail listing or any other document showing check dates, check numbers and check amount) are forwarded to USB for review.
- e. USB will forward the specific claim reimbursement to the TPA and the TPA will simultaneously release payment to providers of service.

This Specific Reinsurance Immediate Reimbursement procedure outlined above replaces and supercedes all previous procedures. Specific Reinsurance Immediate Reimbursement is a privilege offered by USB and Reinsurer and may be revoked at any time without prior notice.

Except as expressly stated, nothing herein shall alter or affect any of the provisions of the Treaty including any prior amendments, endorsements or riders.

This Amendment is a part of the Treaty and should be attached to it.

This Amendment has been signed as shown below on behalf of the Reinsurer.

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS



SECRETARY