



LifeWise Health Plan of Oregon
PO Box 327
Seattle, WA 98111

[DATE]

[NAME]

[ADDRESS 1]

[ADDRESS 2]

[CITY, STATE, ZIP]

Dear [MEMBER FIRST NAME]:

Thank you for being a member of LifeWise Health Plan of Oregon. We have been proud to serve Oregonians since 1986.

I am writing to inform you that LifeWise Health Plan of Oregon is leaving the Oregon insurance market. Your Medicare Supplement coverage issued to you by LifeWise Oregon will end on December 31st, 2016.

Since LifeWise will no longer offer Medicare Supplement plans in your state, you will be guaranteed the ability to purchase a replacement policy from another health plan. In this situation you can purchase a Medicare Supplement policy for the additional expenses Medicare doesn't cover. Your new policy must cover all your pre-existing health conditions. The new health plan cannot charge you more for a Medicare Supplement policy based on your past or current healthcare needs.

You may purchase a replacement policy beginning on the date you receive this notice. If you do not purchase a replacement plan within 63 days of your policy end date, December 31st, 2016, you may not be able to buy another Medicare Supplement policy, or your monthly premiums could be higher.

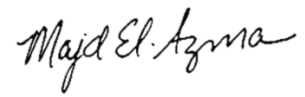
Here's what you can continue to expect from us in the meantime:

- LifeWise will continue to pay claims. We have strong financial reserves to support our commitments to our customers during this transition.
- LifeWise will continue to provide the excellent customer service you expect during the rest of your time with us.
- Your health care professionals, such as hospitals and doctors, will continue to accept LifeWise Health Plan of Oregon coverage while your plan is active.

Please retain this letter for your records as documentation that your LifeWise Medicare Supplement coverage is ending. You can find additional information on this topic at www.lifewiseor.com. You may also call our team at (800) 596-3440 if you have any additional questions.

Thank you for the opportunity to serve you as fellow Oregonians.

Sincerely,

A handwritten signature in black ink that reads "Majd El-Azma". The signature is written in a cursive style with a large initial 'M' and a long, sweeping underline.

Majd El-Azma
President and CEO
LifeWise Health Plan of Oregon