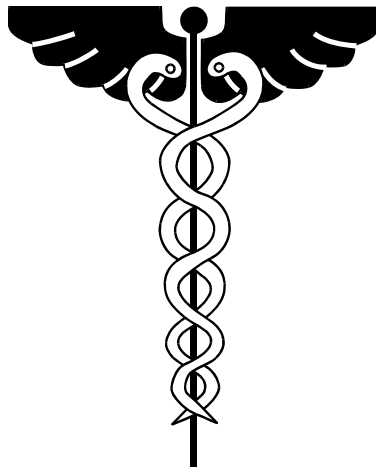


**Clarksville – Montgomery
County
Employees Insurance Trust
Retirees
Health Benefit Plan
Summary of Material
Modification**



NOTICE

PLEASE READ THIS SUMMARY OF MATERIAL MODIFICATION (SMM) CAREFULLY AND KEEP IT IN A SAFE PLACE FOR FUTURE REFERENCE. IT EXPLAINS YOUR BENEFITS AS ADMINISTERED BY BLUECROSS BLUESHIELD OF TENNESSEE, INC. THIS SMM IS EFFECTIVE JUNE 26, 2015.

THE DEFINITION OF “DEPENDENT” IS BEING REVISED AS FOLLOWS:

Dependent - spouse (under a legally existing marriage) and children who are less than 26 years old including adopted children and stepchildren.

IF YOU HAVE ANY QUESTIONS ABOUT THIS SMM OR ANY OTHER MATTER RELATED TO YOUR MEMBERSHIP IN THE PLAN, PLEASE WRITE OR CALL US AT:

**CUSTOMER SERVICE DEPARTMENT
BLUECROSS BLUESHIELD OF TENNESSEE, INC.,
ADMINISTRATOR
1 CAMERON HILL CIRCLE
CHATTANOOGA, TENNESSEE 37402
(800) 565-9140**



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