The following sections of the Plan Document and Summary Plan Description have been amended as follows:

Section XIX. Covered Expenses, Item C. Alcohol and Substance Abuse, has been amended to read:

C. Benefits for the treatment of alcoholism, alcohol abuse or substance abuse are eligible as specified in the Schedule of Benefits.

Section XXII. Exclusions and Limitations, Item K. has been amended to read:

K. Services, supplies and any and all expenses resulting from substance abuse, alcohol abuse, intoxication, consumption, and/or injuries resulting from such, except as stated otherwise.