

# WMI® MUTUAL INSURANCE™ COMPANY

## Amendment 2 to Optional Endorsement

to

Certificate Form No: MTMRA60/45 CERT (7/03)

The optional endorsement to the certificate form shown above is amended. This has been done in order to comply with the minimum cost sharing adjustments that are in the HSA and HDHP laws.

### Schedule of Benefits

\* \* \*

1. **Individual Annual Deductible and Individual Annual Out-of-Pocket Benefits (These amounts are applicable to an insured individual who is enrolled on single coverage ONLY. If two (2) or more persons are enrolled on the coverage, please refer to the section entitled Family Deductible and Family Out-of-Pocket Benefits for the applicable amounts):**

- (a) **Individual Annual Deductible (~~Per Person~~ single coverage only):**

~~1500 Plan:~~ \$1,500

~~HDHP Plan:~~ ~~\$1,600~~ \$1,650

\* \* \*

3. **Family Deductible and Family Out-of-Pocket Benefits (these amounts are applicable when two (2) or more persons are enrolled on the coverage):**

- (a) **Annual Maximum Family Deductible: ~~The Annual Maximum Family Deductible is equal to two (2) times the individual Deductible amount.~~**

~~HDHP Plan:~~ ~~\$3,200~~ \$3,300