

**HORIZON HEALTHCARE SERVICES, INC.
RIDER FORM (ALLOWANCE DEFINITION)**

Policyholder	Policy No.	Rider No.	Effective Date
Union County Educational Services Commission	G-08506U-000, 001, 005, 006, 008, 009, 010, 011, 013, 014, 015, 016, 018, 019	Fair Health MC	April 1, 2019

As of the above Effective Date, the Policy is amended as follows:

I. In the "Definitions" section, the definition of "Allowance" is amended in the Policy as follows:

Letter (b) is amended as follows:

- (b) in the case of In-Network Providers, the amount that the Provider has agreed to accept for the service or supply, even if the negotiated amount is higher than the actual charge made by the Provider for the same service or supply; or

At the end of Letter (c) or (i) the following is added:

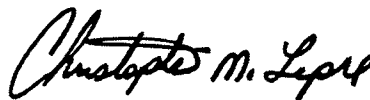
as updated no less than annually.*

The following is added to the end of the definition:

*For more information about how Horizon BCBSNJ utilizes the FAIR Health fee schedule, please view the Horizon BCBSNJ website listed on your ID card.

All other benefits and terms of the Policy not changed by this Rider remain in force. Attach this Rider to the Policy.

HORIZON HEALTHCARE SERVICES, INC.



By: _____
Christopher M. Lepre
Executive Vice President
Commercial Business