

SPECIAL NOTICE ABOUT YOUR NO-FAULT (PIP) COVERAGE

Citizens United Reciprocal Exchange (CURE) previously provided you (and your medical provider and legal representative if applicable) with a copy of its Decision Point Review Plan (DPRP) Disclosure Notice. CURE's DPRP Disclosure Notice provides information and requirements relating to certain aspects of medical claims made through your no-fault (PIP) coverage.

CURE has made changes to the DPRP Notice, which is now referred to as CURE's DPRP and Pre-Certification Requirements Disclosure Notice. The primary changes are listed below:

- **CURE may impose an additional co-payment as a penalty for failure to supply information that is required following an accident for which you are seeking PIP benefits. The penalty will result in a reduction in your reimbursement for medically necessary expenses that are incurred after notification to CURE is required and until notification is received. The additional co-payment will be 25% for a loss reported 31-60 days after the accident, and 50% for a loss reported 61 or more days after the accident.**
- **CURE has added Pre-Certification Requirements for certain medical services.**
- **CURE now has a voluntary network for medical services, equipment, and accommodations provided by an ambulatory surgery facility.**
- **CURE has contracted with Consolidated Services Group, Inc. (CSG) to handle certain aspects of its PIP claims. As a result, related administrative information (such as contact numbers and website addresses) has been updated.**

CURE's new Pre-Certification Requirements and the additional benefits for which CURE now has a voluntary network will only apply to claims relating to accidents under policies with an effective date that is on or after May 1, 2014.

You can access a copy of the updated DPRP and Pre-Certification Requirements Disclosure Notice, and the related section of CURE's PIP Endorsement to your policy, through CURE's website (www.CURE.com) and through CSG's website (www.csg-inc.net/nj_auto_plans.htm). If you would like a paper copy, we will provide one to you. You can request a free copy by calling 1-800-535-2873.

If you have a claim that was previously reported to us, CURE will provide your treating provider and legal representative, if applicable, with the web address at which they can access CURE's updated DPRP and Pre-Certification Requirements Disclosure Notice and the related section of CURE's PIP Endorsement to your policy.

If you submit a new claim or if you acquire a new provider, the web address for accessing this information will be sent to the provider upon receipt of notice from your provider of commencement of treatment.