

IMPORTANT NOTICE ABOUT YOUR NO-FAULT (PIP) COVERAGE

Citizens United Reciprocal Exchange (CURE) has revised its Decision Point Review Plan (DPRP). There are several changes and clarifications which should be noted.

- **CURE's close of business for the purposes of the Reconsideration and Appeals Process is 4:45 P.M.**
- **Clarification that billing disputes must also be submitted through CURE's Reconsideration and Appeals process prior to initiating arbitration.**
- **As a condition of an assignment of benefits, your provider must agree to submit disputes to alternate dispute resolution pursuant to N.J.A.C. 11:3-5.**

Customers with PIP claims previously reported to us can access a copy of the updated Decision Point Review Plan Notice through CURE's website (www.CURE.com). A paper copy will be provided at no extra charge upon request. The web address to CURE's DPRP disclosure packet (DPRP Disclosure Notice and the DPRP section of PIP Endorsement) will also be provided to the customers' treating provider and legal representative, if applicable. If a customer acquires a new provider, the web address for accessing our notice will be sent to the new provider upon receipt of the 21-day notice or upon notice of commencement of treatment, whichever is earlier.