

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's revised DPRP Disclosure Notice includes the following revisions:

CURE will not provide reimbursement for the following:

- Laboratory testing services from any entity that is not certified by the Department of Health and Human Services ("HHS").
- Prescription medications, drugs and biologicals that are not approved by the USFDA.
- Compound prescription medications, drugs and/or biologicals that, as compounded, are not approved by the USFDA, including but not limited to, compounds that may have in their formulary one or more medications, drugs and/or biologicals individually approved by the USFDA.
- For specific CPT/HCPC codes, even if those codes are pre-certified through a Decision Point Review or Precertification request as being medically necessary and causally related to the accident, if the DOBI has adopted payment adjudication methodologies in the NJ PIP regulations that consider those charges not to be reimbursable. These payment adjudication methodologies include, but are not limited to, the NCCI edits and other Medicare guidelines.

CURE will require precertification for the following:

- Schedule II, III and IV Controlled Substances;
- prescription medications; and
- all procedures that use an unspecified CPT, CDT, DSM IV and/or HCPC code.

These changes will apply to all claims that are submitted on or after September 28, 2017.

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 notice from your provider of commencement of treatment.