

December 27, 2007

Regarding: Caremark Formulary  
Dependent Coverage SB 419, Amendment #4

Dear Member,

Merry Christmas and Happy New Year!! Effective January 1, 2008 the enclosed Caremark formulary will be in effect. There are a few changes from the prior formulary list. If you have questions please check the Caremark website at [www.caremark.com](http://www.caremark.com), the MACoHCT website at [www.macohct.com](http://www.macohct.com) or call our offices at 1-866-669-6428.

The 2007 Montana State Legislature passed Senate Bill 419 which makes it possible for employees to cover their adult, unmarried children on their family health insurance plan up to age 25 regardless of whether or not they are in college, financially dependent or a volunteer. The definition of a dependent for Montana health insurance purposes is changed and is no longer tied to or the same as the definition of a dependent under IRS code.

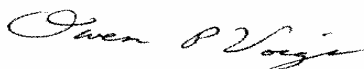
Effective January 1, 2008, the terms of Amendment #4 will become effective with respect to each Member Group commencing on the Member Group's effective date or the next annual renewal date concurrent with or after January 1, 2008. For Member Groups effective or renewing January 1, 2008 you may add your non **IRS Section 152 dependent** child to the Plan January 1, 2008 through January 31, 2008. For Member Groups effective or renewing after January 1, 2008 you may add your non **IRS Section 152 dependent** child during your regular open enrollment period.

If you take advantage of this and keep or add a non **IRS Section 152 dependent** child to the Plan, the "fair market amount" of the benefit (whether or not there is any increase in premium) may be included as income for the parent or employee on their W-2's and the "fair market amount" is taxable. You may want to speak with your tax advisor.

For questions about dependent eligibility, please contact MACoHCT at 1-866-669-6428. For enrollment forms contact your human resource department.

The MACoHCT continues to grow and change, welcome to our newest member groups; Town of Philipsburg, Dawson and Prairie Counties!

Sincerely,



Owen P Voigt, Administrator  
MACoHCT

Enclosures: Caremark Formulary and Amendment #4