HPHC INSURANCE COMPANY, INC.
Maine PPO Employer Agreement Amendment
Concerning Coverage of Former Spouses

This document amends the Employer Agreement between **Employer** and **HPHC Insurance Company, Inc.** ("HPIC") for the purpose of modifying HPIC's standard eligibility criteria for dependents to include former spouses.

It is understood that HPIC has set forth standard eligibility criteria for dependents enrolled through Employer in Exhibit B to the Employer Agreement. However, Employer may elect different coverage for dependents upon written approval by HPIC.

Employer has requested that HPIC modify the standard eligibility criteria for dependents to include former spouses.

Therefore, the Maine PPO Employer Agreement currently in effect between HPIC and Employer is amended as follows:

Exhibit B entitled "Eligibility of Dependents Under the Plan" is hereby amended by adding the following paragraph:

"1a. The former spouse of the Eligible Participant, until either the Eligible Participant or the former spouse remarries, unless the divorce judgment specifically states otherwise."

All other provisions of the Employer Agreement between HPIC and Employer remain in full force and effect.

This Amendment shall be effective on the date last signed below. It shall continue in effect from year to year until the Maine PPO Employer Agreements between HPIC and Employer is terminated or one party gives the other written notice of its intent to terminate this Amendment at least 30 days before Employer's Anniversary Date.

HPHC INSURANCE COMPANY, INC.

By_____ Date:_____

Title_____

EMPLOYER:_____

By_____ Date:_____

Title_____