



October 17, 2009

Dear Participant:

Deseret Mutual has changed how your claims will be processed and reimbursed when you receive medical care outside of the United States.

In the future, rather than calculate the claim amount using the Church Exchange Rate Listing, we'll use the typical cash rate found at www.oanda.com/convert/fxhistory to calculate the U.S. dollar equivalent. This change takes effect for claims incurred after November 1, 2009.

If you used it in the past, you will no longer be required to complete the *International Exchange Rate Verification Form*, nor will you have to provide exchange rates on any of Deseret Mutual's claim forms.

Remember, claims will be reimbursed based on the day you received services, not the day payment was made.

We're confident this change will help us more quickly and accurately reimburse you for medical services you receive outside of the United States. Please call us if you have any questions:

Salt Lake area 801-578-5600
Toll free (inside the U.S.) 1-800-777-3622

Sincerely,

Deseret Mutual