



## INDIA NETWORK FOUNDATION

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DATE: September 16, 2009

FROM THE DESK OF DR. KV RAO, PRESIDENT

TO: All Participants of India Network Health Insurance Program

RE: IMPROVEMENTS IN HEALTH INSURANCE COVERAGE FOR ELDERLY – EFFECTIVE 10/1/09

As you all know, India Network Health Insurance program is a unique program in the United States that provide valuable insurance coverage for everyone, including coverage for pre-existing conditions without any medical underwriting. I am very pleased to announce that the program is now enhanced further with \$100,000 coverage for 70 Plus visitors with a new deductible of \$250 per sickness along with the old \$500 deductible effective October 1, 2009. Both \$50,000 and \$100,000 program for 70 Plus carry pre-existing condition rider option.

Offering coverage for Pre-existing conditions as pointed out by President Obama is a challenge for insurance. India Network provides an excellent example that demonstrates how best to offer pre-existing condition coverage to everyone. The pre-existing rider program is helping many families but it is also costing the insurance company increasing our overall loss ratios.

There are many pundits on web sites that lecture about health insurance but they are unable to provide something valuable to members. Thanks to your support in the last two decades, this program became a valuable community asset offering coverage that no insurance company can imagine. But we need your support and assistance in continuing the program. Please encourage your friends, neighbors, co-workers, temple administrators, and any one bringing visitors to take part of our program. The Program is open to all nationalities. Our strength is in numbers. India Network Program is your investment for future coverage and please help get more families take advantage of this wonderful program.

