

MANDATORY AMENDMENT GRANDFATHERED INDIVIDUAL

INSURED: Dorothy V Krause
CERTIFICATE NUMBER: TA9827
EFFECTIVE DATE OF AMENDMENT: January 01, 2011

To the extent the benefits described below are more beneficial to the covered person than the terms and conditions of your certificate, the following provisions shall apply for plan years beginning on or after September 23, 2010 to ensure compliance with Federal Health Care Reform known as the Patient Protection and Affordable Care Act, including any amendments, regulations, rules or other guidance issued with respect to the "Act" (Statute Pub. L 111-148):

1. Any lifetime maximum dollar limit referenced pertains only to those health care services and supplies that are not essential benefits or preventive benefits.
2. In addition to the Covered Services listed in Your Policy/Certificate, the following services shall be covered without regard to any deductible, co-payment, or coinsurance requirement that would otherwise apply:
 - (1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
 - (2) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
 - (3) with respect to Covered Persons who are infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
 - (4) with respect to Covered Persons who are women, such additional preventive care and screenings not described in paragraph (1) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.For a complete list of recommendations and guidelines that must be covered by plans, please go to <http://www.HealthCare.gov/center/regulations/prevention.html>. This list will be continually updated to reflect both new recommendations and guidelines and revised or removed guidelines. You may also contact Us at 847-615-1500 for the complete list of preventive services.
3. Coverage cannot be rescinded except for fraud or intentional misrepresentation of a material fact.
4. If coverage includes dependents, dependent child coverage will continue until the date the dependent child turns age 26 regardless of the marital status of such dependent child. Coverage does not include the spouse or child of such dependent child unless that child meets other coverage criteria established under state law.

This amendment takes effect on January 01, 2011. This amendment terminates concurrently with the certificate to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the certificate except as stated.

THRIVENT FINANCIAL FOR LUTHERANS

Bradford L. Hewitt
President and CEO