

INNERCARE HEALTH PLANS

February 14, 1997

Bev Semm
Christy Sports, LLC
875 Parafet Street
Lakewood, CO 80215

COPY

2520032031746

Dear Bev:

Enclosed is amendment #1-97 for your review and signature. Please sign all four (4) copies, retaining one (1) for your records, forwarding one (1) copy to the U.S. Department of Labor, and returning the other two (2) copies for our files and submission to the reinsurance carrier.

Please be sure to indicate your tax ID #84-1287711 and plan #501 in the reference line of your letter when filing your amendment(s) with the Department of Labor at the following address:

SPD, Pension and Welfare Benefit Administration
U.S. Department of Labor
200 Constitution Drive NW
Washington, DC 20216

If you have any questions or if I can be of additional assistance, please contact me at any time.

Sincerely,

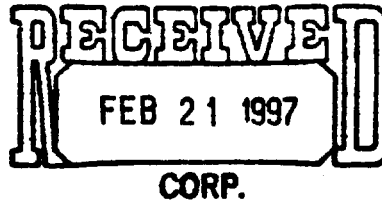


Mary Lou Berglund

MLB:dr

Enclosure

cc: Phil Ward
Phil Ward & Associates
1454 S. Peoria Ct.
Aurora, CO 80012



97 MAR -4 PM 2:45

100-1000

**AMENDMENT #1-97
TO THE
PLAN DOCUMENT
FOR
CHRISTY SPORTS, LLC**

EFFECTIVE FEBRUARY 1, 1997

REVISION to the Plan Document:
Section: **Schedule of Medical Benefits**
Page: 37 & 38

DELETE all reference to Coinsurance and Out-of-Pocket and **REPLACE WITH:**

COINSURANCE

Subject to all covered expenses unless specifically indicated otherwise:

per calendar year, per individual: Eligible charges will be paid at 80% of the next \$5,000 (\$10,000 family) until out-of-pocket maximum is satisfied; then 100% of eligible charges for the remainder of the calendar year or to the lifetime maximum, whichever occurs first.

The term "Coinsurance" means the amount payable by the Plan for a covered expense. The covered person is required to pay the amount not paid by the Plan.

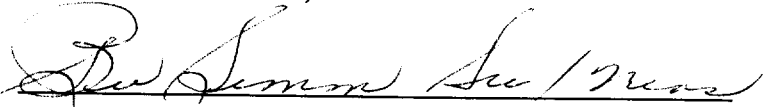
OUT-OF-POCKET maximum per calendar year, including deductible:

Per Individual:	\$1,250
Per Family:	\$2,500

DELETE all reference to The Alliance, 3033 East First Avenue, Suite 810, Denver, CO 80206 and **REPLACE WITH:** The Alliance, 501 S. Cherry Street, Suite 900, Denver, CO 80222, (303) 333-6767, 1-800-996-2447.

COMPANY: **CHRISTY SPORTS, LLC**

SIGNATURE:



DATE:

2-24-97