

Patient Protection and Affordable Care Act Notice

Dear Group Plan Administrator,

Your group health-plan renewal includes changes required by the Patient Protection and Affordable Care Act (PPACA) effective for plan years beginning on or after September 23, 2010.

The new PPACA requirements include several changes now included in your group plan as of renewal:

- Lifetime Limits have been removed
- No annual dollar limits apply except as permitted by the PPACA
- Dependent coverage extended to age 26, or older if required by state law
- Removal of pre-existing condition exclusions for anyone under age 19
- Addition of first-dollar coverage for In-Network preventative care
- Designation of Primary Care Providers (PCP) and direct access to OB/Gyns

Instructions:

You must notify your employees of these changes and provide the notices below to all of your employees, and COBRA or state continuation enrollees as required by the PPACA.

Attached is an employee notification form that you may use if you haven't received one from your insurance carrier. **If you believe your plan has grandfathered status, speak to your account manager and use Enrollment Notice 1. If not, use Enrollment Notice 2.**

Date of Notices: Mark the date you distribute the Notice(s) to your employees. This must be done before the first day of your first plan year that starts on or after September 23, 2010.

Plan to which Notices Apply: Include the name of the health plan (i.e., ABC Co. Welfare Benefit Plan, or indicate the name of your insurer(s).

Effective Date of Coverage: Indicate the date of your renewal, but no later than the first day of the first plan year beginning on or after September 23, 2010.

For more information, contact: Include a phone number for someone within your company that an employee can contact for any questions.

"Opportunities to Enroll" section: The 30-day enrollment period can coincide with your annual open-enrollment period, but must last 30 days, and must begin no later than the first day of your renewal, on or after September 23, 2010.

Patient Protection Notice: You must provide this notice if you have an HMO plan or a plan that requires a plan participant to select a Primary Care Provider (PCP)