

April 2015

GRANDFATHERED PLANS

As permitted by the Patient Protection and Affordable Care Act (also known as PPACA, the Affordable Care Act, or ObamaCare), a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted on March 23, 2010.

Being a grandfathered health plan means that the plan may not include certain consumer protections of the Affordable Care Act that apply to other plans (for example, the requirement for the provision of preventive health services without any cost sharing). However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act (for example, the elimination of lifetime limits on benefits).

If you have questions regarding your Physicians Plus health plan, please refer to your Summary of Benefits or contact Member Services at (608) 282-8900 or (800) 545-5015.

Please Note: For ERISA plans: For more information, you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans. For individual market policies and nonfederal governmental plans: For more information, you may also contact the U.S. Department of Health and Human Services at healthcare.gov.

If you have any other questions regarding your Physicians Plus health plan, please visit pplusic.com or contact Member Services at (608) 282-8900, (800) 545-5015 or email: ppicinfo@pplusic.com.

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