



November 2010

NON- GRANDFATHERED PLANS

Based on the information provided by your employer Physicians Plus believes coverage provided by your employer is a “NON- Grandfathered Health Plan”.

Under the Patient Protection and Affordable Care Act (PPACA or Affordable Care Act), as permitted by the Affordable Care Act, a non-grandfathered health plan cannot preserve certain basic health coverage that was already in effect when the law was enacted on March 23, 2010.

Being a non-grandfathered health plan means that your plan or policy must 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. Please refer to your Summary of Benefits for cost sharing details.

NON-Grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your Employer.

For ERISA plans: You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.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 you may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

A handwritten signature in black ink that reads 'Karen Mayes'.

Karen Mayes
Compliance & Privacy Officer