

HumanaOne
P.O. Box 1633
Waukesha, WI 53187-1633

HUMANA
one

September 22, 2010

[REDACTED]
[REDACTED]
[REDACTED]

Federal Healthcare Reform and Your HumanaOne Plan

Dear [REDACTED]

Thank you for choosing a HumanaOne plan from Humana. We're writing to provide guidance about the recently passed federal healthcare reform law and how it affects your HumanaOne health plan.

The first thing you should know is that the law includes special rules for plans that were in effect as of March 23, 2010. These plans are called "grandfathered" plans.

Your plan is a grandfathered plan. Having a grandfathered plan can work in your favor. For example:

- You won't be affected by some post-reform changes. For instance, if premiums increase for plans sold after reform due to certain requirements in the law, these increases won't apply to your plan.
- Also, when many of the post-reform changes are fully in place (2014), you will be able to keep the plan you have today.
- You'll still be eligible for many of the consumer protections and health plan changes mandated by the reform law.

When you renew your plan, you'll receive more details about what this means to you. You don't need to do anything now. Please think carefully before you make any change to your coverage. Some changes, such as increasing your benefits or adding coverage for a family member, will not cause your plan to lose grandfathered status. However, certain changes could cause your plan to lose this status, such as:

- Switching to a plan that pays a lower coinsurance percentage
- Increasing your deductible by more than 18 percent
- Choosing a plan with higher copayments
- Choosing a plan that eliminates all or most benefits for a particular condition
- Enrolling in a new plan – with the same insurance company or a different one – that has an effective date anytime after March 23, 2010.

The safest and simplest approach to ensure you retain your grandfathered status is to keep your current benefits.

continued

In addition, you should know that the federal healthcare reform law allows adult children to remain on their parents' plan until their 26th birthday. However, due to state laws, dependents can be covered beyond the age of 26 in some states. In Ohio, due to state law, if a health plan includes dependent coverage, the dependent age limit can be increased to age 28 on the first day of the first plan year on or after Sept. 23, 2010.

If you want to add an eligible dependent 19 and older to your plan, you can apply to do so at anytime. You can also apply during a 30-day enrollment period as required under federal health reform. The open enrollment period goes through Oct. 31 for an effective date of Nov. 1. All dependent applicants will have their health history reviewed to determine if they qualify for coverage.

To enroll your dependent, please call 1-800-458-1354, option 6. If you have questions about your plan's benefits, call the number on the back of your Humana ID card.

Thank you for being a Humana member. We look forward to your return to come.

Sincerely,



Colleen Pamperin
Service Vice President
Humana Inc.

Insured by Humana Insurance Company, Humana Health Plan, Inc., Humana Health Insurance Company of Florida, Inc., Humana Employers Health Plan of Georgia, Inc. and Humana Insurance Company, Humana Health Benefit Plan of Louisiana, Inc., For residents of Arizona, Mississippi and Texas: Insured by Humana Insurance Company.