



October 4, 2010

PPACA NOTICE OF SPECIAL ENROLLMENT OPPORTUNITIES AND CHANGES

Please Note: If you wish to take advantage of the special enrollment opportunities, you must respond within 30 days

You or your family members may qualify for one of the following one-time special enrollment opportunities outlined under the interim final rules to the Patient Protection and Affordable Care Act issued by the Secretary of the U.S. Department of Health and Human Services.

Opportunity to Enroll in Connection with Extension of Dependent Coverage to age 26

Who this affects: Individuals under age 26 who do not have healthcare coverage for one of the following reasons:

- Their coverage ended because they reached the previous dependent age limit; or
- They were denied coverage (or were not eligible for coverage) on their parent's group health plan because they were over the previous age limit.

What this means: Children who meet the above qualifications are eligible to enroll as dependents in the NetCare group health plan offered by your employer. You may request enrollment for such children within 30 days of the date of notice. Enrollment will be effective on your employer's plan first renewal date after September 23, 2010.

Lifetime Limit No Longer Applies and Enrollment Opportunity

What has changed: The lifetime limit on the dollar value of benefits under the NetCare Plan offered by your employer no longer applies.

What this means: Individuals whose coverage ended by reason of reaching a lifetime limit under the plan but are otherwise eligible under the terms of the plan are eligible to re-enroll in the plan. Individuals have 30 days from the date of notice to request enrollment. Enrollment will be effective on your employer's plan first renewal date after September 23, 2010.

Pre-existing Waiting Period No Longer Applies to Under Age 19

What has changed: Members under age 19 are no longer subject to a pre-existing waiting period.

What this means: If a member under age 19 is currently in a pre-existing condition waiting period, the period will automatically end as of your employer plan's renewal date after September 23, 2010. You do not need to take any action.

For additional questions or information, please feel free to contact your Human Resources Department or you may also contact NetCare's Customer Service Department at (671) 472-3610.