Important Special Enrollment Notice

Anthem Blue Cross
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September 1, 2010

Federal health care reform law changes that may affect you

Important changes resulting from the federal health care reform law will affect health care plans that are renewing their coverage on or after September 23, 2010. In this letter, you will find important information about a special enrollment period for certain members under the new law. **Note:** This is not a summary of all health care reform changes that will affect group health plans.

Children can remain on their parents' health insurance policy until they are 26 years old and related special enrollment right
The health care reform law allows you to keep your children on your health plan until they turn 26 years old. That means that the maximum dependent age will be age 26 under the federal law at the start of your next plan year. If the law in your state provides for a higher maximum dependent age, that requirement will continue to apply.

To be eligible for this coverage, children do not need to be financially dependent on you for support, claimed as dependents on your tax return, residents of your household, enrolled as students or unmarried to be eligible. Children-in-law (spouses of children) and grandchildren are not eligible. "Children" includes natural children, legally adopted children, stepchildren and children who are dependent on you during the waiting period before adoption.

- **If you want to add dependents to your health plan who are younger than 26 years of age, you have a one-time special enrollment right under the law.** This enrollment right applies to adult children under 26 who were denied coverage in the past because they exceeded the maximum dependent age, or who were enrolled and lost coverage because they reached the maximum dependent age under the policy. The special enrollment period will take place no later than the first 30 days of your plan year. Contact your employer's benefits administrator for the exact dates of this special enrollment period.
- **If you currently have single or employee/spouse coverage and you want to add children**, you need to change your enrollment status to one that allows dependents to be added to your contract, such as family or employee/children coverage.
- **If you are not currently enrolled, but wish to do so to take advantage of the dependent coverage right**, you and your adult child may both enroll during the special enrollment period if you meet eligibility requirements.
- **If you want your children to stay on your plan**, you do not need to do anything.
- **If you do not want to keep your children on your plan until age 26**, you will need to contact your employer's benefits administrator to remove them as dependents under your policy.

No more lifetime dollar limits on benefits and related special enrollment right
The health care reform law requires health insurance companies to remove lifetime dollar limits on benefits from all plans. This applies to medical and pharmacy benefits only; not dental or vision.

- **If your coverage was previously canceled because you reached the lifetime dollar limit under your plan, you have a one-time special enrollment right under the law.** You can enroll again and be covered without any lifetime dollar limit on benefits. The special enrollment period will take place no later than the first 30 days of your plan year. Contact your employer's benefits administrator for the exact dates of the special enrollment period.
- **If you are covered by your employer's health plan now**, you do not need to do anything.
- **If you are not covered by your employer's health plan now and are not eligible to enroll during the special enrollment period**, contact your employer's benefits administrator for more information on when you can enroll.

To learn more about health care reform, visit us online at www.healthychat.com.

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