



June 2013

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Dear Valued Customer:

In the June 2013 edition of the Important Administrative Information newsletter, we included an article in our National Health Care Reform section with an incorrect date. We apologize for this error.

The actual date for grandfathered plans to start including new provisions under National Health Care Reform is January 2014. The corrected text appears below:

**Important: National Health Care Reform Updates
Grandfathered Plan Provisions Start January 2014 (upon renewal)**

Plans grandfathered under the Affordable Care Act must include the following provisions: A plan may not have a waiting period in excess of 90 days for a new enrollee. All group health plans and insurers will be prohibited from denying health coverage for pre-existing conditions. Annual limits on the dollar value of any essential health benefits will not be allowed. Children up to age 26 will be eligible for coverage on their parent's employer plan, even if they have another offer of coverage through an employer.

Again, we are sorry for any inconvenience or confusion this may have caused you. As always, if you have any questions, please contact your account executive.

Sincerely,

Timothy J. O'Brien
Senior Vice President
Sales Division