



Dear Employer:

In March 2010 federal legislation commonly referred to as health care reform, was signed into law. Among the many changes that this legislation will bring is the extension of health care coverage to dependent children to age 26 for plan years beginning on or after September 23, 2010. However, prior to the effective date of this provision, Hometown Health has elected to adopt as a standard benefit for all existing clients as of May 1, 2010 an extension of dependent children coverage to age 26 for all **currently** enrolled dependent children.

This decision will eliminate a potential coverage gap for students between May 1, 2010, and the next renewal of your benefit plan. This extension of coverage will not be retroactive for those who have dependent children who are not already enrolled on the plan. Employees with dependent children under age 26, and not already on the plan will be able to add them on their plan during their employers' open enrollment beginning on or after September 23, 2010, in accordance with the new law.

Employers have the option of not offering this automatic extended coverage effective May 1, 2010. If your company would like to opt-out of the extended coverage, please complete the bottom portion of this notice and fax to (775) 982-3090, by Tuesday, June 1, 2010. **Employers deciding to opt-out of the automatic extension will have the dependent child age change implemented upon their plan renewal following the September 23, 2010 effective date.**

If you have any questions, please feel free to contact your Hometown Health Account Manager.

My company does not wish to change its existing benefit plan to extend coverage to dependents up to age 26.

Company Name:

Company representative name (Please print):

Company representative signature:

Date:
