



## Important follow-up details — federal plan extensions

Over the last three years, Assurant Health has made the successful implementation of health care reform a priority. With the recent announcement from President Obama about the option for some customers to keep their current plans longer, we've worked hard the last few weeks to assess the implications and wanted to provide you with the details and decisions. Our ultimate priority is to continue to provide all customers with high-quality, affordable health care solutions.

Here you'll see our company decisions by product and state, after thoughtful consideration. Please use this information to be a trusted resource to your customers.

Scenario	Small Group Real Choices plans*	Individual Major Medical plans
States that have agreed to the federal extension option and Assurant Health will offer it	FL, GA, IL, KY, LA, MI, MO, NC, OH, SC, SD, TN, TX, WI, WY	FL, GA, IL, KY, MO, TX
States that have said no to the federal extension but will allow plans to extend through December 31, 2014 and Assurant Health will offer the extension	Does not apply	OR, MD <i>Customers in these states have already received notice, or soon will, about their ability to choose the extension by a specific date in December 2013.</i>
States that have published their decision and are not allowing the federal extension option	AK, AR, AZ, DE, IA, IN, MN, MS, NE, NV, OK, PA, VA, WV	AK, AR, AZ, CA, CO, CT, DE, IA, IN, MN, MS, NE, NV, OK, VA, WA, WV
States that have allowed the federal extension option, but Assurant Health, after careful consideration, will not offer it	ID, MT, ND	ID, LA, MI, MT, NH, NC, ND, OH, PA, SC, SD, TN, WI, WY
States that have not published their decision on allowing the federal extension option, but Assurant Health has determined it will not offer the extension	AL, KS	AL, KS, NM, UT

\* For Small Group Real Choices plans, Assurant Health made a December 2013 rewrite process available.



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## Be your customers' guide — what to do for customers eligible for an extension

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We will make the process to get an extension as easy as possible for your clients. Over the next several months, customers will receive a letter from us describing what they need to do if they choose to extend their coverage. In addition, they'll receive a 90-day notice that will remind them to take action. You'll also receive a copy of the 90-day notice. A few other details for states where the federal extension process is available:

- Coverage must have been in force on October 1, 2013
  - Small Group: available only with Real Choices business
  - Individual Medical: All Individual Major Medical plans except Student Select
- The plan year must begin between January 1 and October 1 and
- Customers must take action and choose to extend their coverage

For extension-eligible customers who do not request an extension, their existing coverage will be discontinued and replaced with a new ACA-compliant health plan as scheduled in 2014.

In accordance with federal guidance, customers with plan years that begin between October 2 and December 31 are not eligible for the one-year extension and their plans will be discontinued and replaced with a new ACA-compliant plan as scheduled in 2014.

**Thank you again for your commitment to Assurant Health and your customers.  
We appreciate your business.**

Assurant. On **your** terms.®

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