



IMPORTANT UPDATE REGARDING CHANGES TO YOUR <<BRAND>> HEALTHY NY COVERAGE AND PREMIUMS

<Date>

<<GROUP_NAME 1>>
<<GROUP_NAME 2>>
<<CONTACT_FIRST_NAME>> <<CONTACT_LAST_NAME>>
<<ADDRESS1>>
<<ADDRESS>>
<<CITY>> <<STATE>> <<ZIPCODE>>

Group #: <<GROUP_NUMBER>>

Dear <<CONTACT_FIRST_NAME>> <<CONTACT_LAST_NAME>>:

In July, we notified you that your existing Healthy NY policy will end on December 31, 2013, and can be replaced with a new policy and new premium rates effective January 1, 2014. This change is to ensure that any health insurance you purchase for your group for 2014 meets the requirements of federal health care reform, known as the Affordable Care Act (ACA). We are writing now to provide you with details regarding a replacement Healthy NY policy, as well as other health insurance options you may wish to consider for your group’s 2014 coverage.

The New Healthy NY Plan: New York State is replacing the current Healthy NY benefit packages available to small employer groups with a single new, more comprehensive plan design that includes a core set of benefits called “Essential Health Benefits” as required by the ACA. The eligibility criteria established by New York State for the Healthy NY Program will continue to apply for this new plan.

EmblemHealth will offer this plan for sale to eligible small groups starting in October 2013 for coverage effective January 1, 2014. It will be underwritten by HIP Health Plan of New York (HIP). Please note that Group Health Incorporated (GHI) will not offer a Healthy NY plan on and after January 1, 2014.

The new EmblemHealth Healthy NY plan will use the Select Care Network. The Select Care Network is a new provider network which differs from previous GHI and HIP networks. The service area for the Select Care Network includes a ten-county geographic area within New York State which includes all five counties of New York City, Nassau, Suffolk, Rockland, Westchester and Orange counties. Please check our Web site **emblemhealth.com** to locate providers within the Select Care Network. For a description of plan details, please see the enclosed Summary of Benefits.

Premium rates for this plan are shown on the enclosed Rate Sheet. This new Healthy NY plan will also be available through other health insurance carriers within New York State. Although the benefits will be the same, the premium rates and provider networks may vary among insurance carriers.

If you wish to have your group covered under this new Healthy NY plan in 2014, you must re-apply. An application may be downloaded, once available, through the Healthy NY Program Web site at **www.healthyny.com**. Please visit that Web site for updates.

(Continued)

Other Health Insurance Options — Off Exchange: You have the option to purchase any ACA-compliant policy that we or other health insurers offer to small groups in your region. EmblemHealth will have a number of new small group plans available for purchase. Please note that all of these plans, including the new Healthy NY plan, will be offered for sale only *outside* of New York’s Health Benefit Exchange — Small Business Health Options Program (SHOP).

If you are interested in purchasing the new Healthy NY plan from EmblemHealth, or would like information about any of the other new small group plans we will offer off-exchange for coverage effective on and after January 1, 2014, please contact your broker or call EmblemHealth at **1-877-444-7274** from 8 am to 8 pm, seven days a week. If you have a hearing or speech impairment and use a TTY/TDD, please call 711.

NY State of Health, the Official Health Plan Marketplace ---Small Business Options Program (SHOP): For coverage taking effect in 2014, small businesses (50 or fewer employees) can also purchase coverage from New York’s Health Benefit Exchange, now called “NY State of Health.” Although EmblemHealth will not be offering any small group plans on NY State of Health, you may wish to explore other health insurance plan options for your group’s 2014 coverage by visiting the Exchange’s website, www.nystateofhealth.ny.gov. (Please note the change in Web site address from that given in our July letter.) You may also call the NY State of Health’s Customer Service Center at **1-855-355-5777** Monday through Friday from 8 am to 8 pm, or Saturdays from 9 am to 1 pm.

NY State of Health will help you shop for and enroll in health insurance. You can use it to compare insurance options and prices offered through the Exchange. You will also be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You can purchase insurance through NY State of Health beginning in October 2013 for coverage starting January 1, 2014. Please note that the new Healthy NY plan is not available for purchase on the NY State of Health exchange.

Sincerely,



George Babitsch
Senior Vice President
Account Management and Underwriting

Enclosures (2)