



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 replacement 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.

Please note that EmblemHealth will only offer the new Healthy NY plan for sale to groups located within New York City, Long Island, Westchester, Rockland and Orange counties. Since your business is located outside of this geographic area, you are not eligible to purchase this new Healthy NY plan from EmblemHealth. However, the new Healthy NY plan will be available through other health insurance carriers in your area. If you wish to have your group covered under a 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.

You also have the option to purchase any other ACA-compliant small group policy that EmblemHealth companies or other carriers offer in your area. If you are interested in the new small group plans that we offer, 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.” You can visit the Exchange’s Web site at 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.

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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,

A handwritten signature in black ink, appearing to read "George Babitsch". The signature is fluid and cursive, with the first name "George" and last name "Babitsch" clearly distinguishable.

George Babitsch
Senior Vice President
Account Management and Underwriting