



EmblemHealth®

55 Water Street, New York, New York 10041-8190

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

<Date>

<<MAILINGID>>
<<FIRSTNAME>> <<MIDDLEINITIAL>> <<LASTNAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>> <<STATE>> <<ZIPCODE>>

<<MEMBERID>>

Dear <<FIRSTNAME>> <<MIDDLEINITIAL>> <<LASTNAME>>

In July, we notified you that your existing Healthy NY policy will end on December 31, 2013, and can be replaced by your employer with a new policy and new premium rates effective January 1, 2014. This change is to ensure that your 2014 health insurance 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 your employer 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 only be offering the new Healthy NY plan for sale to groups located within New York City, Long Island, Westchester, Rockland and Orange counties. Since your employer is located outside of this geographic area, EmblemHealth cannot sell this plan to your group. However, the new Healthy NY plan will be available through other health insurance carriers within your employer’s geographic area. We have advised your employer to contact other health insurance carriers that serve your employer’s area about purchasing the new Healthy NY plan.

We have also advised your employer that it also has the option to purchase any other ACA-compliant small group policy that we or other insurance carriers offer in your area.

NY State of Health, the Official Health Plan Marketplace: If your employer does not replace your group coverage with another policy, you may purchase a new contract as an individual direct pay member. Information on individual health insurance coverage, including coverage available through EmblemHealth, is available 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.

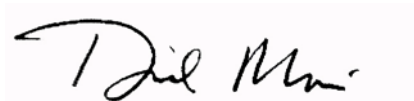
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NY State of Health will help you shop for and enroll in health insurance. You can use it to compare insurance options and prices offered through the Exchange. You will also be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. Should your employer decide not to replace your existing group coverage with another plan, you can purchase health insurance for yourself and eligible family members directly through NY State of Health beginning in October 2013 for coverage starting January 1, 2014.

Please note that the new Healthy NY plan is only available for purchase by small groups. It is not available as an individual direct pay policy, and it is not available for purchase on the NY State of Health Exchange.

EmblemHealth companies will also offer individual direct pay plans outside of the NY State of Health Exchange. Should your employer decide not to replace your existing group coverage with another plan, please feel free to speak to an EmblemHealth representative about individual direct pay plans we will have available for purchase either on or off the Exchange. Please 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.

Sincerely,

A handwritten signature in black ink that reads "David Morin". The signature is written in a cursive style with a large, sweeping initial "D".

David Morin
Vice President, Customer Service