



June 2010

Name
Address
City, State Zip

Dear Member,

Asuris continually strives to provide you with both the coverage and value you expect, and to keep you updated on changes to your plan. At this time we would like to notify you of upcoming changes to your benefits. We realize that you may be expecting notification of adjustments to your rates for 2010. At this point, those changes have not been determined; however we will notify you separately 30 days prior to any rate adjustment taking effect.

This year your mental health benefits will change. This is a result of the Washington State Legislature passing the Mental Health Parity Act (EHB 1460) in 2007. The law created mental health parity requirements for Individual coverage, which is to be phased in over a period of time. The final requirement — which affects your coverage — needs to be in place by July 2010.

The Act requires that the treatment and financial limits carriers apply to mental health benefits be equivalent to (or better than) the treatment and financial limits placed on medical and surgical benefits. **In order to comply with the law, we will remove your mental health benefit limits effective July 1, 2010.** Your mental health benefits will now be paid at the same levels as your medical coverage. Enclosed is a rider that details these changes to your contract. Also enclosed for your review are the notices we are required by federal law to provide to our members annually, in addition to a contract clarification.

We would also like to notify you that due to the recent passage of the Patient Protection and Affordable Care Act, members are now eligible to keep their dependent child until the age of 26 whether married or unmarried, on their benefit plan. While the law has not yet gone into effect, Asuris is allowing this extension of coverage to currently enrolled dependents effective June 1, 2010, in order to help prevent a gap in coverage that could leave many young people uninsured prior to the provision being fully implemented.

- If you have a dependent child eligible for this extension and wish to keep him/her on your benefit plan, no action is required on your part. If you do not wish to keep him/her on your benefit plan, please contact our customer service department at the number below.
- If you have a currently enrolled eligible dependent child that has received an over-age termination letter from us with effective dates after May 31, you will, if you have not already, receive a separate notice from us outlining your options. In the meantime, feel free to call us at the number below.

If you are satisfied with your current health plan, you don't need to take any action. If you have questions or would like to review other plan options, we're happy to help. To learn more, visit www.asurisnorthwesthealth.com, call us at 888-344-5587, or talk to your producer (broker).



We hope that this letter explains the upcoming changes to your coverage. You are an important member of the Asuris community, and we appreciate the opportunity to meet your health care coverage needs. If you have any questions, please let us know.

Yours in good health,

A handwritten signature in black ink that reads "Penny Garrett". The signature is written in a cursive, flowing style.

Penny Garrett
Director, Customer Service

Enclosures: Riders, Disclosure