



MEDICAL MUTUAL OF OHIO®
AND ITS FAMILY OF COMPANIES

Medical Mutual of Ohio®
2080 East Ninth Street
Cleveland, OH 44115-1355
Visit MedMutual.com

Carolina Care Plan®
Visit CarolinaCarePlan.com

Consumers Life®
Visit ConsumersLife.com

November 2010

Dear Member,

I am writing today to tell you about two healthcare reform changes that affect your health plan.

We are obligated to provide you with model notices about extending the coverage of dependents up to age 26 and the removal of lifetime dollar limits, which are included on the back of this letter. These changes are effective with your employer's or group's next plan year, which falls on January 1, 2011.

If you have questions about these benefit changes, you may contact our Customer Service department at the number located on your member identification card.

Also, to help you better understand healthcare reform and how it impacts you, you are encouraged to visit our *Healthcare Reform Info* page on our website (i.e., MedMutual.com, ConsumersLife.com, CarolinaCarePlan.com).

Thank you for being a member of Medical Mutual of Ohio and its Family of Companies.

Sincerely,

Jared Chaney
Executive Vice President
Chief Marketing and Communications Officer

Following are two important notices about special enrollment opportunities in your plan:

- **Removal of Lifetime Dollar Limits:**
The lifetime dollar limit for benefits no longer applies. If you or your dependent met a lifetime limit and were removed from coverage, you or your dependent now has a 30-day special enrollment opportunity to re-enroll in the plan within 30 days of your plan year, which is January 1, 2011. Coverage will be effective January 1, 2011. Please contact your employer or group to obtain more information and an enrollment form.
- **Federal Mandate to Extend Coverage of Dependent Children up to Age 26**
You may add eligible dependent children under age 26 within 30 days of your plan year, which is January 1, 2011. Coverage will be effective January 1, 2011. For more information about eligibility and the process for adding dependent children, please contact your employer or group.