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# Non-Grandfathered Plan – Important Information

## Plan Status

Your plan is classified as **Non-Grandfathered**.

## Dependent Coverage to Age 26

For health plans beginning on or after September 23, 2010, young adults are allowed to stay on their parent's employer's health plan until they turn 26 years old. Before the health care law, insurance companies could remove enrolled children usually at age 19, sometimes older for full-time students. Now, most health plans that cover children must make coverage available to children up to age 26. By allowing children to stay on a parent's plan, the law makes it easier and more affordable for young adults to get health insurance coverage.

Your children can join or remain on your plan even if they are:

- Married
- Not living with you
- Attending school
- Not financially dependent on you
- Eligible to enroll in their employer's plan

## Non-Grandfathered Health Plans – Patient Protection Information

**For plans and issuers that require or allow for the designation of primary care providers by participants or beneficiaries:**

\_\_\_\_\_ generally requires or allows the designation of a primary care provider. See plan administrator for details. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of participating primary care providers, contact \_\_\_\_\_ at \_\_\_\_\_.

**For plans and issuers that require or allow for the designation of a primary care provider for a child:**

For children, you may designate a pediatrician as the primary care provider.

**For plans and issuers that provide coverage for obstetric or gynecological care and require the designation by a participant or beneficiary of a primary care provider:**

You do not need prior authorization from \_\_\_\_\_ or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approval treatment plan, or procedures for making referrals. For a list of participating health care professions who specialize in obstetrics or gynecology, contact \_\_\_\_\_ at \_\_\_\_\_.

## Preventative Care:

Non-Grandfathered Plans required to cover certain preventive services without any cost-sharing for the enrollee when delivered by in-network providers. Reference the insurance carrier for specific details.

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