



Summary of Changes from 7/2009 to 4/2011 Group Broker Guide

The following edits are applicable to both Small Group and Large Group:

| SECTION | TYPE OF CHANGE | COMMENT |
|---|----------------|---|
| Eligible Dependents & Dependents Not Eligible | Policy Change | Clarified dependent age to 26, per health reform legislation |
| Member Plan Changes | Policy Change | Added "Special Enrollment Opportunity for Children Under Age 26" and "Lifetime Limits and Opportunity to Enroll", per health reform legislation |
| Pre-Existing Condition Guidelines | Policy Change | Clarified policy to age 19, per health reform legislation |
| "Class" Groups | Wording Change | Added additional information, per health reform legislation |

The following edits are only applicable to Small Group:

| SECTION | TYPE OF CHANGE | COMMENT |
|--------------------------------|----------------|---|
| Out-of-Area Dependent Children | Policy Change | Removed as this is no longer an option |
| Effective Date of Coverage | Wording Change | Clarified policy, which is different for Optima Health Plan products and Optima Health Insurance Company products |
| Misstatement of Age or Class | Wording Edit | Added: "A misstatement in age may also cause the group to be re-rated." |
| Premium Check/Payments | Wording Edit | Added: "If an initial binder payment is returned for non-sufficient funds (NSF) or any other reason, coverage may be terminated as of the original effective date." |
| Retroactive Disenrollment | Policy Change | Identified current policy as prior to 7/1/11 and outlined new policy as effective 7/1/11 based on health reform legislation |
| Plan Changes | Policy Change | Modified rules for plan changes based on health reform legislation |

The following edit is only applicable to Large Group:

| SECTION | TYPE OF CHANGE | COMMENT |
|------------------------|----------------|---|
| Premium Check/Payments | Wording Edit | Clarified policy and included option for EFT. |

Additional Changes:

| SECTION | TYPE OF CHANGE | COMMENT |
|--|----------------|--|
| Continuation of Coverage | Policy Change | Clarified timeline and eligibility for conversion and continuation of coverage |
| Medical Loss Ratio Rebate Distribution | New Section | Section added due to health reform legislation |
| Broker Appointment Process | Policy Change | Removed reference to \$24 fee for appointment |
| Administrative Letters | Updated | Updated list from BOI Web site |