The Affordable Care Act (ACA) includes many regulations and fees that are applicable to your health plan dependent on its status as Fully or Self-insured and it’s status as a “Grandfathered” Plan. Below is an explanation of new rules being applied to health plans and the plans to which these rules apply.

<table>
<thead>
<tr>
<th>ACA Provisions</th>
<th>Applies to…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for Adult Dependents until Age 26 [2010]</td>
<td>Individual</td>
</tr>
<tr>
<td>Plans must offer coverage to adult dependents.</td>
<td>Non Grandfathered</td>
</tr>
<tr>
<td></td>
<td>Fully</td>
</tr>
<tr>
<td>Free Preventive Care [2010]</td>
<td>Yes</td>
</tr>
<tr>
<td>Health plans are required to cover a range of preventive services (including vaccinations, screenings, and contraceptives) at no cost to patients.</td>
<td></td>
</tr>
<tr>
<td>No Lifetime Limits on Benefits [2011]</td>
<td>Yes</td>
</tr>
<tr>
<td>Plans must provide unlimited lifetime coverage for essential health benefits.</td>
<td></td>
</tr>
<tr>
<td>Rate Review [2011]</td>
<td>Yes</td>
</tr>
<tr>
<td>Insurance Company must publicly justify any premium increase larger than 10%.</td>
<td></td>
</tr>
<tr>
<td>Medical Loss Ratio Minimum [2011]</td>
<td>Yes (80%)</td>
</tr>
<tr>
<td>Plans are required to spend a minimum percentage of collected premiums on medical expenses for their customers (as opposed to administration or profits).</td>
<td></td>
</tr>
<tr>
<td>No Annual Limits on Benefits [Phased out 2011 to 2014]</td>
<td>Yes</td>
</tr>
<tr>
<td>Plans may not place an annual dollar limit on coverage for essential health benefits.</td>
<td></td>
</tr>
<tr>
<td>Provide Summary of Benefits and Coverage [2012]</td>
<td>Yes</td>
</tr>
<tr>
<td>Health plans are required provide an easy-to-understand summary of coverage details and a glossary of important insurance terms.</td>
<td></td>
</tr>
<tr>
<td>Outcomes Research Fee [2012 - 2019]</td>
<td>Yes</td>
</tr>
<tr>
<td>Plans will be required to pay a fee to fund the Patient-Centered Outcomes Research Institute (PCORI). Starts at $1 in 2012 and grows with inflation.</td>
<td></td>
</tr>
<tr>
<td>Essential Health Benefits [2014]</td>
<td>Yes</td>
</tr>
<tr>
<td>All fully-insured plans must cover essential health benefits defined by broad categories, including: emergency services, hospitalization, and prescription drugs, among others.</td>
<td></td>
</tr>
<tr>
<td>Limit on Deductibles [2014]</td>
<td>Yes</td>
</tr>
<tr>
<td>Annual deductibles on Essential Health Benefits can be no more than $2,000 for single coverage and $4,000 for family coverage in 2014. This amount will increase based on general health care cost increases.</td>
<td></td>
</tr>
<tr>
<td>ACA Provisions [Year Effective (- Year Completed)]</td>
<td>Applies to...</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Limits on Out-of-Pocket Maximums [2014]</td>
</tr>
<tr>
<td></td>
<td>Community Rating [2014]</td>
</tr>
<tr>
<td></td>
<td>Guaranteed Issue [2014]</td>
</tr>
<tr>
<td></td>
<td>Reinsurance Fee [2014 - 2016]</td>
</tr>
<tr>
<td></td>
<td>Excise Tax on High Value Health Coverage [2018]</td>
</tr>
</tbody>
</table>