



Grandfathered status plan notification language to employees

[Plan Sponsor Name] believes this [plan or coverage] is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). Under the Affordable Care Act, a grandfathered health plan can preserve the health coverage that was already in effect when the law was enacted on March 23, 2010. A grandfathered health plan may not cover certain consumer protection benefits the Affordable Care Act applies to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, a grandfathered health plan must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan sponsor at [insert contact information].

[For ERISA plans, insert: You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.]