



MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN



October 12, 2012

TO: ALL PARTICIPANTS OF THE MICHIGAN ELECTRICAL EMPLOYEES'
HEALTH PLAN

RE: IMPORTANT MATERIALS ENCLOSED

Dear Participant:

Enclosed for your review is the following information:

*** Enrollment Materials for Working Spouse Coverage. Read this material carefully. Return a completed and signed Spouse Employment Data Form to the Plan Office by **October 31, 2012**.

*** Notice with information on how the Plan coordinates its' benefits with state-required motorcycle medical benefits insurance.

*** Notice about Medicare and prescription drug coverage.

The Trustees of the Michigan Electrical Employees' Health Plan believe that the Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, grandfathered health plans 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 Michigan Electrical Employees' Health Plan at 6525 Centurion Drive, Lansing, MI 48917-9275, telephone 1-855-633-4584. 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.

Sincerely,

Michigan Electrical Employees' Health Plan
Board of Trustees.