



May 14, 2010

Dear Valued Member,

Under the new health reform law, also known as the Patient Protection and Affordable Care Act (PPACA), health insurers and group health plans will experience major changes in how they operate. One change is a new requirement to allow dependents under age 26 to remain on their parents' health plans. This new rule takes effect for new plan benefit years that start on or after September 23, 2010.

Coventry is helping families before the new PPACA requirements.

On April 23 and well in advance of the new health reform requirements, Coventry decided that our Company and our affiliated health plans would provide uninterrupted coverage for all young adult dependents under age 26 **currently covered** under their parents' policies. This decision takes effect immediately and allows recent college graduates and other young adult members to avoid a gap in coverage even before the new reform requirements take effect.

At Coventry, we know the importance of maintaining continuous affordable health coverage for young adults and people of all ages. Moving up the timetable makes good business sense and provides assurance to parents that their children will continue to receive high-quality care at an affordable cost.

What does this mean for you?

Dependents who would no longer be eligible to receive health coverage effective April 23, 2010, or later **will not be dis-enrolled** and will enjoy extended benefits until age 26.

The change will happen automatically. Our operations teams are working quickly to administer the changes with little or no impact to our members.

Many young adults are enjoying the graduation season and soon will no longer be considered full-time students. However, dependents do not have to be full-time students to receive the extended benefits.

What are the next steps?

In the coming months, the U.S. Department of Health and Human Services will issue many new rules and regulations that clarify how the new health reform law will work. We will communicate updates in a timely manner. Please look for updates on our website in the Announcements section or My Online ServicesSM.

If you have questions about the expanded coverage for dependents until age 26, please talk with your employer or call the customer service number on your Member ID card.

Sincerely,

Coventry Health Care