

**\*\*\*\*\* IMPORTANT NOTICE FOR GRANDFATHERED PLANS\*\*\*\*\***

Federal law imposes numerous requirements affecting your health plan coverage regarding benefits, eligibility, and various rights and obligations. The law requires group health plans communicate information to plan participants. The information described in this packet is provided to comply with applicable federal law and to satisfy all notice-related requirements.

*Grandfather Status*

Kaiser Permanente believes these programs, Kaiser Standard and Kaiser Value are “grandfathered health plans” 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 coverage under Kaiser Permanente may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of 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 plan administrator at (951)826-5639. You may also contact the U.S. Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).