

January 19, 2010

Important Information Regarding Rates for Age 29 Rider

As we previously notified you, New York State recently passed a law that makes group health benefits available to covered group members' eligible dependents through age 29. This law took effect for group members on their group's policy issue, renewal or amendment date, on or after September 1, 2009. The law allows people to take advantage of this coverage in two ways:

1. Eligible young adults can choose to continue or obtain coverage through a parent's group health insurance policy through age 29. The group's individual premium rate will be charged for this coverage and must be paid as part of the regular group bill each month to maintain coverage. As required by law, all commercial subscribers recently received a notification letting them know this option was available. We have already enrolled people in this coverage.
2. The group may purchase a rider to provide coverage to the eligible dependents of all covered group members through age 29. EmblemHealth has filed this rider with the New York State Insurance Department (NYSID) and is currently waiting for approval. The cost of this rider will vary according to product, benefit plan and rate tier. Please [click here](#) to see the percentage increase to the premium rates, should the group elect to cover all eligible dependents through age 29.

Although the rider has not yet been approved by the NYSID, we are making this coverage available to groups as they renew. Since these rates have not yet been approved by the NYSID, for those groups that elect the group coverage option, premium bills will be subject to retroactive adjustment once the rates are approved by the NYSID.

The following charts show the percentage increase to premium rates if groups elect to cover all eligible dependents through Age 29. These rates are subject to retroactive adjustment once the rates are approved by the NYSID:

			Increase Applies Only on Tiers with Children				
			Two-Tier	Three-Tier		Four-Tier	
HIP	Base Benefits	Increase Across All Tiers	Family	2-Party	Family	Par/Ch	Family
HMO	19/23	5.00%	N/A	N/A	N/A	N/A	N/A
POS	19/23	5.00%	N/A	N/A	N/A	N/A	N/A
CompreHealth HMO	19/23	N/A	7.20%	N/A	N/A	9.50%	9.50%

			Increase Applies Only on Tiers with Children				
			Two-Tier	Three-Tier		Four-Tier	
GHI - Community Rated	Base Benefits		Family	2-Party	Family	Par/Ch	Family
SBAP	19/23		9.50%	N/A	N/A	N/A	N/A
All Other SG Products/Riders *	19/25		7.50%	N/A	N/A	8.50%	8.50%

* LIA Health Alliance Emblem plans fall under the category of "All Other SG Products/Riders" under GHI on Emblem's Chart.

If you would like more information about the rider to provide dependent coverage through age 29, please contact the LIA Health Alliance at 1-800-LIA-5513.