

HealthPartners Insurance Company

MANDATORY AMENDMENT NON-GRANDFATHERED GROUP

Despite anything in the Certificate to the contrary, the following provisions apply under this certificate for plan years beginning on or after September 23, 2010 to ensure compliance with Federal health care reform known as the Patient Protection and Affordable Care Act, including any amendments, regulations, rules or other guidance issued with respect to the act ("Act"):

1. Any lifetime maximum dollar limit referenced pertains only to those health care services and supplies that are not essential benefits or preventive benefits as defined in the Act.
2. Coverage cannot be rescinded except for fraud or intentional misrepresentation of a material fact.
3. If coverage includes dependents, dependent child coverage will continue until the end of the month the dependent child turns age 26 regardless of the marital status of such dependent child. Coverage does not include the spouse or child of such dependent child unless that child meets other coverage criteria established under state law.
4. Any "per calendar year" or "per plan year" dollar limits are not applied to preventive benefits and may only be applied to essential benefits as allowed in the Act.
5. Any preexisting condition exclusions do not apply to dependent children under age 19.
6. Coverage for preventive benefits, as defined in the Act, do not require payment of any deductible, copayment, or coinsurance if obtained from a participating provider.
7. There will be no fee for filing for an external review.
8. Emergency services from non-participating providers will be covered at the same benefit and cost sharing level as services provided by participating providers.