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## Legislative Alert: Health Plan Requirements

Last week we informed you of the small business health care tax credit. We hope you had the opportunity to view the BenefitMall summary and the IRS's FAQ information. If you would like to see this email again, please visit the "Newsroom" on the [BenefitMall](#) website or you may contact your BenefitMall Sales Team.

In this week's Legislative Alert, we will cover the requirements all health plans must comply with effective for plan years beginning on or after September 23, 2010.

The requirements include:

- Prohibition on pre-existing-condition exclusions under 19
- No lifetime or annual benefit limits on "essential health benefits"
- Prohibition on rescissions
- No cost-sharing for certain preventive-services
- Extension of dependent coverage
- Extension of prohibition of discrimination in favor of highly compensated individuals to fully-insured plan
- Appeals process

To view the details of each of the above requirements, please see the BenefitMall prepared summary, [Health Care Reform: Near-Term Changes](#).

We thank you for taking the time to read this important piece of legislative information. We will continue to communicate with you regarding the ongoing health care changes in a timely manner. If you have any questions regarding this change, please feel free to contact your local BenefitMall Sales Team, and we would be happy to offer you more information and resources.

Sincerely,

A handwritten signature in black ink that reads 'Michael Gomes'.

Michael Gomes  
Executive Vice President

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