

NOTICE OF CHANGES TO THE KENYON COLLEGE HEALTHCARE PLAN effective July 1, 2011

Coverage for adult children until age 26

Children whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the KENYON COLLEGE Healthcare Plan. However, children with group health coverage available through their own employer or their spouse's employer will NOT be eligible. **Individuals may request enrollment for such children for 30 days from the date of this notice. Enrollment will be effective July 1, 2011.** For more information, contact the Office of Human Resources.

Notice of removal of the lifetime limit

As of July 1, 2011, the lifetime limit on the dollar value of benefits under the KENYON COLLEGE Healthcare Plan no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the Plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice to request enrollment. For more information, contact the Office of Human Resources.

Prescription Drugs

Oral contraceptives will now be a covered expense. Smoking cessation drugs will also be covered subject to a \$500 annual maximum. Applicable co-pays and deductibles will be charged.

Premiums rates for spouses/partners both employed by Kenyon

In the case of married or domestic partner couples who are both employed by Kenyon and who are carrying a Single +1 or Family health plan, the spouse or partner earning the higher salary will be required to be the primary plan holder and pay the health insurance premium (based on the higher salary.) Those employees who are affected by this provision will be notified and new premium rates will be assessed beginning July 1, 2011.

Preventive Care

Kenyon's plan is already compliant under the Patient Protection and Affordable Care Act (the Affordable Care Act) and met the requirements for coverage of preventive care services. Because we are a grandfathered health plan (see next paragraph) participants will continue to have co-pays associated with preventive care services.

Notice regarding Grandfathered Status

This group health plan believes this plan is a “grandfathered health plan” 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 your plan 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 KENYON COLLEGE. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.