

CONFIDENTIALITY NOTICE

Digital Insurance, Inc. does not sell or share any information we learn about our clients and understands you may have to answer sensitive questions about your medical history, physical condition and personal health habits as required by our insurance carrier partners.

We collect nonpublic personal information from the following sources:

- Information from you, including data provided on applications or other forms, such as name, address, telephone number, date of birth and Social Security number; Information from your transactions with us and/or our partners such as policy coverage, premium, claim, and payment history.

Digital Insurance, Inc. recognizes the importance of safeguarding the privacy of our clients and prospective clients, and we pledge to protect the confidential nature of your personal information. We understand our ability to provide access to affordable health insurance to businesses and individuals can only succeed with an environment of complete trust.

In the course of business, we may disclose all or part of your customer information without your permission to the following persons or entities for the following reasons:

- To an insurance carrier, agent or credit reporting agency to detect, prevent or prosecute actual or potential criminal activity, fraud, misrepresentation, unauthorized transactions, claims or other liabilities in connection with an insurance transaction;
- To a medical care institution or medical professional to verify coverage or benefits, to inform you of a medical problem of which you may not be aware or to conduct an audit that would enable us to verify treatment;
- To an insurance regulatory authority, law enforcement or other governmental authority to protect our interests in detecting, preventing or prosecuting actual or potential criminal activity, fraud, misrepresentation, unauthorized transactions, claims or other liabilities in connection with an insurance transaction;
- To a third party, for any other disclosures required or permitted by law. We may disclose all of the information that we collect about you, as described above.

Our practices regarding information confidentiality and security: We restrict access to your customer information only to those individuals who need it to provide you with products or services, or to otherwise service your account. In addition, we have security measures in place to protect against the loss, misuse and/or un-authorized alteration of the customer information under our control, including physical, electronic and procedural safeguards that meet or exceed applicable federal and state standards.

REQUIRED NOTICES

NOTICE OF ENROLLMENT:

Your Employer seeks to offer eligible employees a comprehensive benefit package that provides both financial stability and protection. Our offering will provide flexibility in coverage options for the employee work-life needs.

Now is your opportunity to review your benefit elections and determine if you need to make changes.

Remember, open enrollment is your only chance each year to make changes to your elections, unless you or your family members experience an eligible "change in status" -- such as marriage, birth, adoption, divorce, loss of coverage or a spouse's open enrollment period. You must notify Group Plan Administrator or HR Director (within 31 days of the qualifying event) in order to make changes to your benefit elections outside of Open Enrollment.

WHCRA Enrollment Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- ◆ All stages of reconstruction of the breast on which the mastectomy was performed;
- ◆ Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- ◆ Prostheses; and
- ◆ Treatment of physical complications of the mastectomy, including lymph edema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your Group Plan Administrator or HR Director.

NEWBORNS ACT DISCLOSURE

Group health plans and health insurance issuers generally may not, under Federal Law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal Law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal Law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours as applicable).

PATIENT PROTECTION MODEL DISCLOSURE

The group health insurance plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. Until you make this designation, the group insurance carrier designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Group Plan Administrator or HR Director.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 1-866-444-EBSA (3272).

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of January 31, 2014. You should contact your State for further information on eligibility –

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| ALABAMA – Medicaid | COLORADO – Medicaid |
| Website: http://www.medicaid.alabama.gov Phone: 1-855-692-5447 | Medicaid Website: http://www.colorado.gov/ Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943 |
| ALASKA – Medicaid | |
| Website: http://health.hss.state.ak.us/dpa/programs/medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529 | |
| ARIZONA – CHIP | FLORIDA – Medicaid |
| Website: http://www.azahcccs.gov/applicants Phone (Outside of Maricopa County): 1-877-764-5437 Phone (Maricopa County): 602-417-5437 | Website: https://www.flmedicaidprecovery.com/ Phone: 1-877-357-3268 |
| | GEORGIA – Medicaid |

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| | <p>Website: http://dch.georgia.gov/ Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 1-800-869-1150</p> |
| IDAHO – Medicaid | MONTANA – Medicaid |
| <p>Medicaid Website: http://healthandwelfare.idaho.gov/Medical/Medicaid/PremiumAssistance/tabid/1510/Default.aspx Medicaid Phone: 1-800-926-2588</p> | <p>Website: http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml Phone: 1-800-694-3084</p> |
| INDIANA – Medicaid | NEBRASKA – Medicaid |
| <p>Website: http://www.in.gov/fssa Phone: 1-800-889-9949</p> | <p>Website: www.ACCESSNebraska.ne.gov Phone: 1-800-383-4278</p> |
| IOWA – Medicaid | NEVADA – Medicaid |
| <p>Website: www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562</p> | <p>Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900</p> |
| KANSAS – Medicaid | |
| <p>Website: http://www.kdheks.gov/hcf/ Phone: 1-800-792-4884</p> | |
| KENTUCKY – Medicaid | NEW HAMPSHIRE – Medicaid |
| <p>Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570</p> | <p>Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603-271-5218</p> |
| LOUISIANA – Medicaid | NEW JERSEY – Medicaid and CHIP |
| <p>Website: http://www.lahipp.dhh.louisiana.gov Phone: 1-888-695-2447</p> | <p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392</p> |
| MAINE – Medicaid | |
| <p>Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-977-6740 TTY 1-800-977-6741</p> | <p>CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710</p> |
| MASSACHUSETTS – Medicaid and CHIP | NEW YORK – Medicaid |
| <p>Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120</p> | <p>Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831</p> |
| MINNESOTA – Medicaid | NORTH CAROLINA – Medicaid |
| <p>Website: http://www.dhs.state.mn.us/ Click on Health Care, then Medical Assistance Phone: 1-800-657-3629</p> | <p>Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100</p> |
| MISSOURI – Medicaid | NORTH DAKOTA – Medicaid |

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| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 | Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-800-755-2604 |
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| OKLAHOMA – Medicaid and CHIP | UTAH – Medicaid and CHIP |
| Website: http://www.insureoklahoma.org Phone: 1-888-365-3742 | Website: http://health.utah.gov/upp Phone: 1-866-435-7414 |
| OREGON – Medicaid | VERMONT– Medicaid |
| Website: http://www.oregonhealthykids.gov http://www.hijossaludablesoregon.gov Phone: 1-800-699-9075 | Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427 |
| PENNSYLVANIA – Medicaid | VIRGINIA – Medicaid and CHIP |
| Website: http://www.dpw.state.pa.us/hipp Phone: 1-800-692-7462 | Medicaid Website: http://www.dmas.virginia.gov/rcp-HIPP.htm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.famis.org/ CHIP Phone: 1-866-873-2647 |
| RHODE ISLAND – Medicaid | WASHINGTON – Medicaid |
| Website: www.ohhs.ri.gov Phone: 401-462-5300 | Website: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx Phone: 1-800-562-3022 ext. 15473 |
| SOUTH CAROLINA – Medicaid | WEST VIRGINIA – Medicaid |
| Website: http://www.scdhhs.gov Phone: 1-888-549-0820 | Website: www.dhhr.wv.gov/bms/ Phone: 1-877-598-5820, HMS Third Party Liability |
| SOUTH DAKOTA - Medicaid | WISCONSIN – Medicaid |
| Website: http://dss.sd.gov Phone: 1-888-828-0059 | Website: http://www.badgercareplus.org/pubs/p-10095.htm Phone: 1-800-362-3002 |
| TEXAS – Medicaid | WYOMING – Medicaid |
| Website: https://www.gethipptexas.com/ Phone: 1-800-440-0493 | Website: http://health.wyo.gov/healthcarefin/equalitycare Phone: 307-777-7531 |

To see if any more States have added a premium assistance program since January 31, 2014, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 10/31/2016)

New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Group Plan Administrator or HR Director

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

OMB No. 1210-0149 (expires 1-31-2017)