

Contact:
Bill Zwiieg
Underwriting Manager
TPAC Underwriters, Inc.
Phone: 763-231-8804
E-Mail:bill_zwiieg@tpac.com



PPACA guidelines for TPAC Underwriters, Inc.

Minneapolis, MN (September 1, 2010) – With the major changes that will be occurring as a result of health reform, TPAC has reviewed the applicable portions of the law and has come up with the following guidelines to help meet our client's needs:

- 1) TPAC will be accommodating unlimited lifetime maximum benefits when requested by a client.
- 2) TPAC will be able to accommodate annual limits up to unlimited, based upon our client's requests and needs.
- 3) TPAC will be treating any reimbursements received under the Federal Temporary Reinsurance Program for Early Retirees as a standard subrogation situation.
- 4) Requests from our clients for the following will be accommodated with no increase in our quoted rates:
 - a) Extension of dependent eligibility to age 26.
 - b) Elimination of the pre-existing condition exclusion for employees or dependents under the age of 19.
 - c) Elimination of any cost-sharing for preventive services that a plan document may already incorporate.
 - d) The addition of coverage for emergency services without pre-authorization or eliminating existing plan requirements of authorizing or referrals for patients seeking OB/GYN care.

Our clients can make these changes upon renewal or during the stop loss policy year if an amendment is submitted for approval.

If you have any questions or additional plan document change requests, please contact the underwriter who is handling your clients to see what rating impacts the change may have.