

# WMI MUTUAL INSURANCE COMPANY

## **Patient Protection and Affordability Care Act (“PPACA”) Amendment 2**

The provisions below are required by federal health care reform. The effective date of these provisions is the plan renewal date on or after July 1, 2014. These provisions replace any language in the Certificate to the contrary. These provisions also replace any language in any previous amendments to the contrary. Benefits that are mandated by state law that are more generous than those required by federal health care reform will continue in force at the current benefit level.

### **Dependent Age**

The limiting age for a dependent child who is not disabled is until attainment of twenty-six (26) years. This applies regardless of the eligibility for the dependent child to enroll in his/her own employer-sponsored health plan.

### **Annual Limit**

The maximum annual benefit (per Insured) of two-million dollars for essential benefits is removed. Any other dollar limit for a specific benefit that is referenced in the plan pertains only to those health care services and supplies that are not essential benefits as defined in PPACA.

### **Preexisting Condition**

This amendment removes the preexisting condition exclusion in the plan. This amendment also removes any references to creditable coverage in the plan.

### **Waiting Period**

The maximum waiting period for a new employee to be eligible for coverage is 90 days. For a waiting period of 60 days or less, coverage will become effective on the first day of the month following the satisfaction of the waiting period. For a waiting period of 90 days, coverage will become effective on the first day of the month preceding the satisfaction of the waiting period.

### **Conversion**

The conversion provision of the plan is removed. Coverage may be obtained through the Health Insurance Marketplace (the “exchange”) on a guarantee-issued basis.