IMPORTANT NOTICES REGARDING YOUR COVERAGE

Notice of Opportunity to Enroll in connection with Extension of Dependent Coverage to Age 26

Individuals 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 CalCPA ProtectPlus Group Health Plan. Individuals may request enrollment for such children through December 31, 2010. Enrollment will be effective January 1, 2011. For more information contact the Banyan Administrators, LLC – Managers for the CalCPA ProtectPlus Programs at 877-480-7923.

Notice: Lifetime Limit No Longer Applies and Enrollment Opportunity

The lifetime limit on the dollar value of benefits under the CalCPA ProtectPlus Group Health 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 Banyan Administrators, LLC – Managers for the CalCPA ProtectPlus Programs at 877-480-7923.

Notice: Patient Protection Disclosure

The CalCPA ProtectPlus HMO 100 and HMO 80 Group Health Plans generally require the designation of a primary care provider. The CalCPA ProtectPlus Protect and HSA Group Health Plans generally do not require 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. Until you make this designation, Anthem Blue Cross 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 Anthem Blue Cross at 888-209-7847.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the CalCPA ProtectPlus Group Health Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Anthem Blue Cross at 888-209-7847.