Nebraska Comprehensive Health Insurance Pool

Administered by Coventry Health and Life Insurance Company
P.O. Box 541210 Omaha, NE 68154 | Phone: 855-247-5201 (Toll Free) | Fax: 866-799-9448 | www.nechip.com

Date: 11/23/2012

[Member Name] [Member Address 1] [Member Address 2] [City], [State] [Zip Code] Annual Rate Change Notification

Dear NECHIP Policyholder:

The Nebraska Comprehensive Health Insurance Pool (NECHIP) Board of Directors and Nebraska Department of Insurance have authorized an adjustment to NECHIP rates effective January 1, 2013.

Your premium will be adjusted to [New Premium Amt]. If your premiums are automatically deducted from your bank account, the new amount will be withdrawn from your account on January 15, 2013. Please note that your premium is determined by your age on the anniversary of your NECHIP policy.

Your current calendar year deductible is [Deductible]. Unless you already have a \$10,000 deductible, increasing your deductible will lower your premium. To increase your NECHIP calendar year deductible or transfer to the HSA-eligible option, complete the enclosed Deductible Change Request Form and return it to the Nebraska CHIP address listed above. Changes will be effective the first of the month following receipt or the first of the month specified on the form, whichever is later. Please remember that any change you make to your calendar year deductible may impact future claims. Changes to a lower deductible are not allowed. Refer to the enclosed premium rate table to determine your new premium rate if you wish to increase your deductible. If you do NOT wish to make a change in your NECHIP coverage, you do NOT need to return the Deductible Change Request Form.

If you have any questions, please visit our website at www.nechip.com. If you wish to have a representative assist you, you may contact the NECHIP Customer Service Center via email at nechip@cvty.com or by phone at 855-247-5201 toll-free from 8:00 a.m. to 5:00 p.m., Monday through Fridav.

Sincerely

Victor Kensler

Chairman, Board of Directors

Victor Kensler