



# Healthcare Reform Mandated Benefit Provision Changes

Earlier this year, the Patient Protection and Affordable Care Act was signed into law. As mandated by this new law, there are several benefit changes taking effect for new business groups with plans effective on or after September 23, 2010. These include:

- 100% coverage of most preventive services
- Removal of lifetime dollar limits
- Removal of annual dollar limits on certain benefits
- Coverage for dependents up to age 26, regardless of student status
- No pre-existing condition limitations for members under age 19
- No prior authorization or increased cost-sharing for emergency services (in- or out-of-network)
- No rescissions except in cases of fraud or intentional misrepresentation
- May not discriminate in favor of highly compensated individuals for eligibility and benefits
- Disclosure to members of internal and external appeals process

Trustmark is compliant with these benefit changes as we understand them today, and will modify accordingly once we receive specific guidance from the federal government as to how to implement these provisions.

Plan availability and/or coverage may vary by state. Insured products are underwritten by Trustmark Life Insurance Company or Trustmark Insurance Company.

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