

May 4, 2010

Dear Client:

Part of the new health care legislation coming into effect later this year will require dependent coverage up to age 26. Instead of waiting, UnitedHealthcare will immediately extend the health coverage for graduating college students who currently are covered under their parents' fully insured health plans.

This is great news for your employees—it ensures that there will be no gaps in health care coverage for these students.

Participating in this program is automatic – **no action** is required on your part, unless you do not wish to participate.

The attached documents have more details about the extension. Included you will find:

- Notice of Implementation of Coverage
- Instructions to follow if you do not wish to participate in the program
- Frequently Asked Questions

UnitedHealthcare is committed to helping people lead healthier lives. We are taking this step ahead of schedule to bring peace of mind for the many thousands of parents we serve.

If you have questions about with the enclosed materials, please contact your UnitedHealthcare representative.

Sincerely,

UnitedHealthcare