



9/29/2009

Dear MVP Health Care Subscriber:

At MVP Health Care we strive to provide the best customer service and the highest quality benefit plans for you. New York State has recently passed a law that provides a new benefit for you and your family. It is called the "Young Adult Option" – Coverage for Unmarried Young Adults through Age 29.

This new benefit provides an opportunity for unmarried children who can no longer be covered under your policy due to age. If a dependent child meets the eligibility requirements below, he/she may be offered a separate policy that continues the coverage afforded under your group health plan policy.

Eligibility Criteria:

Your child must be -

- Unmarried
- Under 30 years of age
- Not be insured or eligible for health insurance coverage through his/her own employer
- Live, work or reside in the covered parent's health plan service area
- Not be covered by Medicare

This option is available for MVP's fully-insured commercial group plans, including HMO, POS, EPO, PPO, High Deductible Health Plans ("HDHPs"), Indemnity, Healthy New York Small Group policies and Healthy New York Sole Proprietor policies.

When Your Unmarried Child Can Be Enrolled:

1. They can be enrolled during a special 12 month open enrollment period from September 1, 2009 – August 31, 2010. Your dependent may be enrolled at your employer's renewal date within this period.
2. Within 60 days of when your eligible dependent child exceeds the age limit under your (parent's) group policy; or
3. Within 60 days of when your eligible dependent child becomes eligible due to a move back into the service area, loses his/her employer coverage, or otherwise becomes newly eligible due to change in circumstances; or
4. During your employer group's regular Annual Open Enrollment Period for health insurance.

How to Enroll:

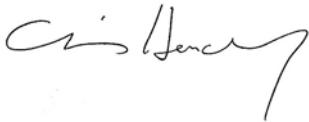
Either you (the covered parent) or your dependent child can enroll. Please indicate on the enrollment form that this is for a dependent to 29 and include the parent's MVP ID number. The enrollment will be processed to us through your employer's health benefits administration office, just as other enrollment is processed. Your employer will also bill for and collect the full Single contract premium amount associated with this separate policy for your child, and send it to us for each month of coverage.

Other Information:

Any changes to your policy through your employer will also be made to your dependent child's separate Single Contract, including group benefit changes and termination of coverage. Additional information is available through the New York State Department of Insurance Web site at www.ins.state.ny.us/faqs/faqs_S6030_Age29_young.htm, or by calling MVP Member Services at the phone number listed on your MVP identification card.

Thank you for giving us the opportunity to provide you with coverage that helps you take on life and live well.

Sincerely,



Christopher Henchey
Chief Operating Officer/Executive Vice President
MVP Health Plan, Inc.
MVP Health Insurance Company
Preferred Assurance Company, Inc.