

## **Notice of lifetime limit removal and enrollment opportunity**

### *Model language*

Both plans and issuers are required to provide a written notice to employees that the lifetime limit on the dollar value of all benefits is being removed and that anyone who previously reached their lifetime limit is once again eligible for benefits. Additionally, if an individual who reached their lifetime limit is not enrolled in the plan, or if an enrolled individual is eligible for, but not enrolled in any benefit package under the plan, then the individual must be given a 30-day opportunity to enroll.

The notices may be provided to an employee on behalf of the employee's dependent. In addition, the notices may be included with other enrollment materials that are distributed to employees, but the statement must be prominent.

The written notice and enrollment opportunity must be provided beginning no later than the first day of the first plan year beginning on or after September 23, 2010. For those who enroll under this opportunity, coverage must take effect no later than the first day of the first plan year beginning on or after September 23, 2010.

You will need to clearly communicate this enrollment opportunity in writing to your employees. Below is a model notice you can use to communicate with your employees about this mandate.

The lifetime limit on the dollar value of benefits under [Insert name of group health plan] no longer applies. Individuals whose coverage or benefits ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan or if still enrolled in the plan, will again be eligible for benefits under the plan. If not already enrolled, individuals have 30 days from the date of this notice to request enrollment. For more information contact the [insert plan administrator or issuer] at [insert contact information].