

Plan Well, Live Healthy

1200 East 20th Street | Cheyenne, WY 82001 | phone 800.868.7670
winhealthplans.com



October 28, 2015

[Notice Recipient: Address]

RE: WINhealth Partners Notice of Rehabilitation

To Whom It May Concern:

Please take notice that on October 21, 2015, the Insurance Commissioner of the State of Wyoming (the "Commissioner") was appointed by the District Court, First Judicial District as Receiver of WINhealth Partners (the "Company") pursuant to Statute 26-28-105(a)(i) and (ix) of the Wyoming Insurance Code. The Commissioner has the responsibility to take these actions whenever a company is deemed to be statutorily impaired.

FOR INDIVIDUAL POLICYHOLDERS:

In order for you to continue to receive health insurance coverage, you must continue to make your scheduled health insurance premium payments. All health insurance policies will terminate on December 31, 2015. Members will have 12 months from their termination date to file their health insurance claims. If you have any questions, please call (307) 773-1300.

WINhealth will not offer individual plans for 2016. Individual members should choose a new plan with a different carrier for 2016 during the next Open Enrollment, which begins November 1, 2015. To avoid a lapse in coverage, you must enroll in a new plan by December 15th to ensure your new coverage will take effect on January 1, 2016. Visit www.healthcare.gov, call 2-1-1 to speak to a navigator, or contact your insurance agent to shop for 2016 plans.

FOR GROUP POLICYHOLDERS:

So long as premium payments are current, employees will be covered by your plan through December 31, 2015. You will need to find a new plan with a different carrier for January 1, 2016 and beyond. WINhealth and the Department of Insurance will work with groups to find alternative coverage.

The exception to this is for most groups with a November renewal date and all groups with a December renewal date. WINhealth will not renew groups in November or December that have not already submitted their required renewal package. As such, these groups will need to find a plan with a different carrier. WINhealth and the Department of Insurance will work with groups to find alternative coverage. If you have any questions please call (307) 773-1300.

FOR BROKERS, EMPLOYEES, AND ALL OTHER VENDORS:

Please review a copy of the Rehabilitation Order and if you have any questions please call (307) 773-1300.

A copy of the Rehabilitation Order and a Q&A can be found on the Wyoming Department of Insurance website at: www.doi.wyo.gov or Regulatory Services Group website at: www.rsgca.org/winhealth. Additional information can be found on the Company's website at: www.winhealthplans.com or contact your broker.

Sincerely,

A handwritten signature in blue ink that reads "Joseph B. Holloway, Jr." in a cursive style.

Joseph B. Holloway, Jr, Receivership Supervisor