

Illinois Life and Health Insurance Guaranty Association
1520 Kensington Road, Suite 112
Oak Brook, IL 60523-2140

9/30/2016

**RE: IMPORTANT NOTICE REGARDING LAND OF LINCOLN COVERAGE
IGNORE IF YOU HAVE ALREADY SECURED NEW COVERAGE**

Upon entry of an Order of liquidation (anticipated as of October 1, 2016), your coverage with Land of Lincoln will be terminated. In order to prevent a gap in qualified health coverage, you must enroll in a new plan no later than September 30, 2016.

Pursuant to law and **subject to significant and material limitations**, you may continue your Land of Lincoln policy with the Illinois Life and Health Insurance Guaranty Association ("Association"). These limitations include, but are not limited, to the following:

1. The most the Association will pay on behalf of any individual is **capped at \$500,000**. All amounts paid by the Association count towards this limit - regardless of whether the claim was incurred prior to or after October 1, 2016.
2. There will be limited, if any, in-network providers available. For example, the Advocate and Multiplan (PHCS) networks will not be available. This means that many, if not all, services will only be paid at out-of-network rates (generally 50%) and you should expect to be balanced billed by providers. **Your out of pocket responsibility may be substantially higher if you opt to continue your coverage with the Association.**
3. There will be no subsidies (premium and/or cost sharing reduction) after October 1. In order to continue your coverage, you will have to pay **all of the premium** charged for your policy.

You will only be eligible for this coverage if 1) your premium is current with Land of Lincoln on September 30, 2016, 2) you did not secure qualified health coverage with another insurer, and 3) **all of your October premium is received by Land of Lincoln by the close of business on October 15, 2016.** As a result of the loss of qualified health coverage and in lieu of Guaranty Association coverage, you have until November 29, 2016 to enroll in new coverage and you may do so by contacting healthcare.gov or the Marketplace Call Center at 1-800-318-2596.

This will be your only notice of the continued coverage offered herein and your coverage will not be effective until you pay your premium.

*Please include this notice with your premium payment, which should be mailed to:
Land of Lincoln Health at PO Box 71637, IL 60694-1637*
