

Pre-Existing Condition Insurance Plan

PCIP 78 (10/12)

USDA, NFC P.O. BOX 60017
NEW ORLEANS, LOUISIANA 70160-0017

ENROLLMENT LETTER FOR TRANSITIONED ENROLLEES

Your Health Coverage is Changing in July

You are receiving this letter because your current state-based health plan will no longer offer Pre-Existing Condition Insurance Plan (PCIP) health coverage effective July 1, 2013. As a result, the Federal government will provide coverage to you. To assure you continue to receive PCIP coverage, you have been enrolled in the federally-run PCIP program effective July 1, 2013. Because your current plan is ending, you will need to pay your premium to the federally-run PCIP as explained below.

TRANSITION PLAN	MONTHLY PREMIUM AMOUNT DUE*	COVERAGE EFFECTIVE DATE

*Your monthly premium may change in the future if PCIP adjusts premiums because of changes in your state's individual insurance market.

Don't Wait! Pay Your Premium to Avoid Losing Coverage

You must act quickly to avoid losing your health coverage. To activate your federally-run PCIP coverage on July 1, 2013, you must do the following:

1. Make a check, cashier's check, or money order payable to the **National Finance Center** in the amount of your first month's premium shown in the box above. Please include your PCIP account number shown at the top of this letter on your payment.
2. Mail your payment to the address below within **30 calendar days from the date of this letter**. Please note that we don't accept credit card payments or payment over the phone.

National Finance Center
Pre-Existing Condition Insurance Plan
P.O. Box 790275
St. Louis, MO 63179-275

You will not need to complete a new application to qualify for the federally-run PCIP.

If we don't receive your payment within 30 calendar days from the date of this letter, your coverage will end June 30, 2013.

If you already paid your premium to your state's PCIP for future months of coverage, they will issue you a premium refund.

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Getting Your PCIP ID Card

In some circumstances, you may receive your PCIP ID card from us before we receive and process your premium payment. If we pay for covered services but do not receive your premium payment within 30 calendar days from the date of this letter, you will be responsible for the full benefit provided.

We'll mail you a confirmation letter once we've processed your premium payment. You'll then receive your enrollment packet, including your PCIP ID card, from the PCIP benefits administrator.

Understanding Your New Coverage

Once you pay the premium, you will be enrolled in the Transition Plan, with an annual deductible of \$1,000 for medical care and a \$250 prescription drug deductible. The maximum you will pay out-of-pocket for covered services in a calendar year is \$3,125.

Preventive care is paid at 100%, with no deductible when the doctor indicates a preventive diagnosis. Preventive care includes annual physicals, flu shots, routine mammograms and cancer screenings. For other care, you will pay a deductible before PCIP pays for your health care and prescription drugs. After the deductible is met, you will pay 30% of medical costs for most services.

Regarding your care and health status, you have the option to share your personal health information with other people or organizations who may call PCIP on your behalf. If you want us to release this information, you may call us at 800-220-7898, Monday through Friday, 7 a.m. to 5:30 p.m. Central Time, to request an authorization form be mailed to you. Or, you can print and mail this form, which is available online at <http://www.pciplan.com/forms/privacymaterials.html>.

Transition of Care

To ensure you have no unexpected surprises in out-of-pocket expenses, it is important that you follow required pre-authorization of benefits procedures for hospitalization, durable medical equipment or supplies, transplants, skilled nursing, long-term acute care or rehabilitation facility admission, spinal fusion surgery, or cancer treatment plans anticipated to occur on or after July 1. The enclosed letter about transition of care explains the steps for pre-authorization that you or your health care provider will need to take, after you activate your new coverage.

For more information visit: www.pciplan.com or call 1-800-220-7898 (7 a.m. to 5:30 p.m. Central Time, Monday through Friday).

About the Federally-Run PCIP

The administration of the federally-run PCIP is shared between two organizations. The National Finance Center, a Federal agency based in Louisiana, handles enrollment and premium billing and collection. The PCIP benefits administrator will issue ID cards and be responsible for customer service and claims payment.

Have questions?

For general information about the federally-run PCIP, visit www.pcip.gov. Visit www.pciplan.com for information about plan benefits, participating health care providers, and covered services. You can also call the National Finance Center at 1-866-717-5826, Monday through Friday, 8 a.m. to 11 p.m., Eastern Time. TTY users should call 1-866-561-1604.