

## NOTICE OF GRANDFATHERED STATUS

The Management Benefits Fund's Superimposed Major Medical group health plan, believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, offer new protections for consumers who are appealing claims and coverage denials. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the e-mail address in **The Management Benefits Fund section of the Office of Labor Relations website at [www.nyc.gov/mbf](http://www.nyc.gov/mbf)**. You may also contact the U.S. Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).