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6000 American Pkwy | Madison, WI 53783-0001 | 1-800-MY AMFAM (692-6326) | amfam.com

June 25, 2013

John M. Huff
Director of Insurance
Department of Insurance
Fin. Institutions & Prof. Registration
301 West High Street, Suite 530
Jefferson City, Missouri 65101

RECEIVED
JUN 27 2013
MO. DEPT. OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

Regarding: American Family non-Medicare Supplement Agent Group Health Plan

Dear Director Huff:

Pursuant to Section 632.749(3)(b) of the Wisconsin Statutes, American Family Mutual Insurance Company (AFMIC) is discontinuing its non-Medicare Supplement group major medical health insurance products. The product termination includes its Agent Group Health Plan (AGHP). The AGHP group policy was issued and delivered in Wisconsin but covers agents in most of the states in which AFMIC is licensed to do business, including, Missouri. The AGHP has been closed to new agents since 2001. AFMIC will terminate the AGHP effective January 1, 2014, and will notify agents of this decision in accordance with Section 632.749(3)(b) of the Wisconsin Statutes, which requires a 180-day notice. All servicing will continue until the termination date and claims will be administered until all claims incurred prior to January 1, 2014 have been processed. We are notifying you for informational purposes because the AGHP has resident agents located in Missouri.

Since 2012, Time Insurance Company has made its major medical products available to American Family customers through American Family agents. Time Insurance Company will offer their individual major medical plans on a guaranteed issue basis to those agents affected by American Family's discontinuance of its AGHP. Agents currently covered by the AGHP are not required to accept this insurance option under Time Insurance Company. We are working closely with Time Insurance Company to provide all affected AGHP participants who do wish to be insured by Time Insurance Company with a smooth transition.

Enclosed with this notice, also for informational purposes, is a copy of the notice letter that we will be sending to our agents.

If you have any questions or need additional information about this matter, please call David Monaghan at 800-692-6326, extension 56204.

Sincerely,

Pamela W. Stampen
Vice President, Human Resources



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**IMPORTANT NOTICE REGARDING YOUR AGENT GROUP HEALTH PLAN
(Plan Number: 0708303)**

June 26, 2013

NAME
ADDRESS
CITY, STATE ZIP CODE

To All Certificate Holders Covered Under the Non-Medicare Supplement Agent Group Health Plan:

This letter serves as formal notice to you that the Non-Medicare Supplement Agent Group Health Plan (AGHP) will be discontinued effective January 1, 2014. You are receiving this notice because you and/or your dependents are currently covered under the AGHP.

In 2001, the AGHP was closed to new enrollees. Since that time, there has been a considerable decline in the number of participants covered under the plan. Due to this decline in participants and the current and anticipated changes in health insurance, the company has made the difficult decision to discontinue the AGHP. Participants' last day of coverage in the plan will be December 31, 2013.

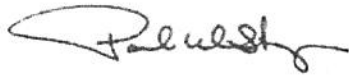
We understand the natural concern any of us has when confronted with the need to change health insurance coverage. As you make choices regarding your health insurance coverage, we want to make participants aware of some options:

- Assurant Health has agreed to offer participants guaranteed coverage through an Assurant Health policy (underwritten by Time Insurance Company). Assurant Health has made its major medical products available to American Family since 2012. The Assurant Health policy will be based on Assurant Health's rates, benefits, service area, and provider network. Additional information about this option and how to enroll if interested will be sent to you at a later date.
- The Assurant Health policy is not the only option. Participants also have the right to seek coverage with another carrier or through your state's healthcare exchange opening October 1, 2013, based on the Patient Protection and Affordable Care Act (PPACA). Under this law, beginning January 1, 2014, you cannot be denied insurance based on your health status if it is purchased during the open enrollment or a special enrollment period.

You are receiving this letter right now because we wanted to give you ample notice to provide time to find an alternative. We are also required by law to provide a minimum 180 days notice to individuals prior to discontinuation of the plan. We fully recognize, however, that we don't have answers to all of

your specific questions. Coverage under the new healthcare exchanges still needs to be defined, and details need to be worked out with Assurant.

What we can tell you right now is that you have our commitment to share information with you as soon as it becomes available and to assist you in finding resources to help you consider the options based on your individual situation. We realize this is a significant change and will work with you to make the change as smooth as possible.

A handwritten signature in black ink, appearing to read "Pamela W. Stampen". The signature is fluid and cursive, with a large initial "P" and a long, sweeping underline.

Pamela W. Stampen
Vice President, Human Resources

Impacted Individuals in Missouri

STATE	Active Agents			Inactive Agents			TOTALS			
	Agents	Spouses	Dependents	Agents	Spouses	Dependents	Agents	Spouses	Dependents	Total Participants
MO	89	49	61	14	8	1	103	57	62	222

