



Handwritten initials, possibly 'MD', in the top right corner of the page.

A handwritten number '8' inside a hand-drawn circle, located in the upper right quadrant of the page.

September 13, 2013

Director John Huff
Missouri Insurance Department
301 W. High St., Room 530
Jefferson City, MO 65101

RE: Uniform Termination of Coverage – Group Market

Dear Director Huff:

Coventry Health & Life Insurance Company (CH&L) holds a license as an insurance company in Missouri. Policies underwritten by CH&L on the western side of the state are administered by Coventry Health Care of Kansas, Inc. (CHC-KS), which also holds an HMO license in Missouri. Both CH&L and CHC-KS (collectively “Coventry”) intend to uniformly terminate coverage of certain plans, as described below. We send you this notice pursuant MO ST 379.938(1)(6)(a)..

1. Complete description of the action to be taken.

The policies to be terminated. We will uniformly terminate all policies issued to small and large groups in Missouri. The purpose of the termination is to comply with the Affordable Care Act's 2014 plan requirements.

Date of termination. All of these policies are group policies. The terminations will occur for each plan sponsor at its first renewal occurring on and after January 1, 2014.

Number of covered lives affected. There are 10 HMO small group plan sponsors with 114 covered lives affected, 1,050 PPO small group plan sponsors with 14,535 covered lives affected. There are 6 HMO large group plan sponsors with 1,247 covered lives affected, and 84 PPO large group plan sponsors with 18,984 covered lives affected.

Notice to and plan options for plan sponsors. We will give each plan sponsor notice of the termination at least ninety (90) days prior to the plan sponsor's renewal date. We will identify a new plan option based on plan sponsor's current coverage, that we think might work for the plan sponsor. In addition we will tell the plan sponsor that it may purchase any other group policy Coventry is then actively marketing.

I have enclosed a copy of the template letter we will send to plan sponsors at least ninety (90) days prior to renewal.

Notice to and Options for Participants and Beneficiaries. We will give each participant covered by one of these policies, notice of the termination at least ninety (90) days prior to the plan sponsor's renewal date. Participants may enroll in any policy purchased by their plan sponsor.

I have enclosed a copy of the template letter we will send to participants.

Please note: Coventry is not withdrawing from the Missouri market

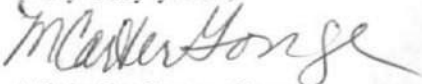
2. Attachments.

I have enclosed the following template letters:

- 90-day notice to plan sponsors
- Notice to participants

Please call or e-mail me (316-609-2755 or mmcarter1@cvty.com) with any questions or if you wish to further discuss our plans for Missouri.

Very truly yours,



Michelle Carter-Gouge
Senior Attorney

CC: Angela Nelson
Missouri Insurance Department
301 W. High St., Room 530
Jefferson City, MO 65101

Attachments

<Date>

Benefits Administrator
<Group Name>
<Address 1>
<Address 2>
<City>, <State> <Zip>

Re: Group ID <PSUID>>
Renewal Date: <Renewal Date>
Plan Name(s): <Plan Name>

Dear Employer:

The Affordable Care Act is bringing more changes in 2014

The federal Affordable Care Act ("ACA") has been changing how Americans get their health care coverage. 2014 represents the next big step. For employers like you, it includes important changes to your coverage.

Changes to your Coventry coverage

ACA requires us to make significant changes to our health benefits plan designs. We cannot renew your existing plan in 2014. We are replacing our entire employer portfolio with new health benefit plans that comply with the 2014 ACA requirements. You will have many options available to meet your health benefits needs.

Your existing coverage will continue until your policy period ends in 2014. At that time you can purchase any of these new 2014 plans.

How to renew your policy and choose a new plan

Your plan design(s) will not change until your policy period ends in 2014.

At your 2014 renewal, we will ask you to select a new plan from our full suite of 2014 plan designs for employers your size. We will identify a new plan option that, based on your current coverage, we think might work for you. But again, you can choose any of these new plans with the 2014 ACA requirements.

At your 2014 renewal you should:

1. Look over your renewal packet. We've identified one plan design based on your current coverage, as well as other options.
2. Let us know the plan design you choose before your current plan period ends

If we don't hear from you before your renewal date, we will place you in the plan we identified in the renewal packet.

We encourage you to talk with your broker about your Coventry choices [, as well as your opportunity to purchase coverage on the public exchange]. If you do not use a broker, please call your Coventry Account Management contact.

We value your business and look forward to a long-standing relationship with you. Watch for more details closer to your renewal date.

Sincerely,

Coventry Underwriting

<Date>

<Member Name>

<Address 1>

<Address 2>

<City>, <State> <Zip>

Re: Group ID <PSUID>>

Renewal Date: <Renewal Date>

Plan Name(s): <Plan Name>

Dear Subscriber:

The Affordable Care Act is bringing more changes in 2014

The federal Affordable Care Act ("ACA") has been changing how Americans get their health care coverage. 2014 represents the next big step. For many individuals like you with coverage through their employers, it includes important changes to coverage.

Changes to your Coventry coverage

ACA requires us to make significant changes to our health benefits plan designs. We cannot renew your employer's existing plan in 2014. We are replacing our entire employer portfolio with new health benefit plans that comply with the 2014 ACA requirements.

Your employer's existing policy can continue until the policy period ends in 2014. At that time your employer can purchase any of these new plans with the 2014 ACA requirements for your coverage.

We value you as a member we cover and look forward to a long-standing relationship with you. Watch for more details closer to your renewal date.

Sincerely,

Coventry Underwriting