

**2011 NOTICE OF CHANGE IN BENEFITS FOR MEMBERSHIP UNDER PLAN ONE  
(ACTIVE, COBRA, LEAVE OF ABSENCE, SUSPENDED AND FURLOUGHED)**

Please find enclosed your *2011 C and O Employees' Hospital Association Active/Retired Non-Medicare Rules and Regulations*. This is your Evidence of Coverage. It explains your rights, benefits and responsibilities as a member of the C and O Employees' Hospital Association ("COEHA").

We are listing below the changes that apply to your plan of benefits, Plan One, and page numbers where they can be found. Some of the changes are incident to the Affordable Care Act. We believe our plan is a "grandfathered health plan" under the Affordable Care Act. Other changes may just be a simple change in the description of the service.

Pages 7 & 8, COEHA Board of Directors  
Pages 13 & 14, Off Sick  
Page 18, Out-Of-Network or Major Medical Benefits  
Page 20, COEHA Plans, Plan One  
Page 24, Grandfathered Health Plan  
Page 25, Chiropractic Services  
Page 26, Diabetic Testing Supplies  
Page 27, Durable Medical Equipment  
Page 28, Home Health Services  
Page 29, Jaw Joint Disorders  
Page 29, Kidney Dialysis  
Page 30, Organ Transplants  
Page 30, Outpatient Physical, Occupational and Speech Therapy  
Page 31, Podiatry  
Pages 31 & 32, Prescription Drugs  
Page 32, Preventative Services  
Pages 32 & 33, Prosthetic Devices  
Page 34, Smoking Deterrents  
Pages 36 & 37, Exclusions

If you have any questions, please do not hesitate to call us toll free at 1-800-679-9135 or local residents in the Clifton Forge area at 862-5728.

Sincerely,

Jack N. Pate

Enclosure