

Grandfathered Benefits Certification Process by Renewal Month

Renewal Month	Fully Insured Audience	Target Dates for Customer Notification	Customer Action	
			Grandfathered	Not Grandfathered
October - December 2010	2+ Customers that did not make a benefit change on renewal	Completed: February 11, 2011	Complete grandfathered benefits Certification form	Customers with 2-99 contracts will need to select a Blue Solutions option. Customers with 100+ contracts can choose to update their existing benefits program to include preventive or select new option that includes preventive benefits. Benefit change will need to be made retroactive to anniversary date.
January – May 2011	51+ Customers that did not make a benefit change on renewal	January – March Anniversaries : April 28 April Anniversaries: May 6, 2011 May Renewals: June 6, 2011	Complete grandfathered benefits Certification form	Customers with 2-99 contracts will need to select a Blue Solutions option. Customers with 100+ contracts can choose to update their existing benefits program to include preventive or select a new option that includes preventive benefits. Benefit change will need to be made retroactive to anniversary date.
June 2011 – September 2011	51+ customers with an anniversary in June - September	June Anniversaries: May 2, 2011 July Anniversaries: May 9, 2011 August Anniversaries: June 1, 2011 September Anniversaries: July 1, 2011	Complete grandfathered benefits Certification form	No action required, all products will include 100% preventive
October 2011 - 2014	51+ Customers that have sent IBC a completed and signed Certification form	60 days prior to anniversary	Complete grandfathered benefits Certification form	No action required, all products will include 100% preventive

Please note that customer size is calculated based off of the customer's contract count in Independence Blue Cross's enrollment systems.