

February 7, 2008

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Frank Crum, atty-at-law  
Secretary, Yolo County Bar Association  
P.O. Box 2390  
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Dear Frank,

The Yolo County Bar Association (YCBA) has a contract with Health Net to provide optional HMO and PPO plans for the benefit of its business members and business member employees. This contract has been in place since 1985, initially with Foundation Health Plan, and then Health Net which recently acquired FHP. In the past, only one or two plans were available for selection. Currently there are three subscribers.

Beginning May 1, 2008, the offering will include 16 HMO plans and 12 PPO plans, four of which are qualified as HSA plans. With the expansion of the number of plans offered, I anticipate more than usual interest by members of the YCBA. For your reference I am enclosing a copy of the booklet giving a benefits comparison for the various plans to be offered.

The contract is a guarantee issue; there is no requirement for a health statement, but an enrollment form must be completed. The YCBA contract year is May 1 - April 30, with rates being guaranteed for the contract year. The open enrollment for existing YCBA members is the month of April.

New business members of YCBA and/or their employees may become effective the first of the month following employer-authorized employee eligibility or new membership in YCBA. Seasonal employees and employees working less than 20 hours per week are not eligible.

Rates effective May 1 for the various plans will be released in March and I will provide you a copy. Once the rates are available, I am suggesting that you release this information to the membership through the monthly newsletter.

If you have any question regarding this notice, please contact me at the number given above.

Cordially,



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Donald P. Kessler, Broker  
Plan administrator