Even though this may be an uncertain time in your life, you still have control of your health insurance. And COBRA is not your only choice. Take a minute to read through this information so you can understand your options and better prepare yourself, and your budget, for health insurance costs during this transitional phase.

Is COBRA the best choice? Find out.
- Calculate your expected annual income—this number will determine your eligibility for a tax credit
- Estimate your monthly COBRA premiums—don’t be surprised if they’re 3 times more than your employer-sponsored plan premiums
- Determine how long you will need coverage
- Outline plan coverage cost needs based on current doctors, hospitals and prescription drugs
- Shop and compare plans, premiums and health care costs at ChooseMylo.com/PCIP
- Enroll within 60 days from your last day of health coverage and by the 15th of the month for your new plan to take effect the 1st day of the following month

Which will you choose?
The Affordable Care Act has made it possible for you to compare plans from hundreds of health insurance providers. It has also greatly reduced the monthly premiums.

Mylo/Public Exchange*
Apply for tax credits, if eligible
$106/month
- Average monthly premium: $374
- Tax credit: -$268
- Estimated net monthly premium: $106

COBRA**
No tax credits can be applied
$502/month
- Average monthly premium: $502
- Tax credit: -$0
- Estimated net monthly premium: $502

2. Ibid.

Why Mylo?
Mylo is a subsidiary of Lockton, the world’s largest privately owned insurance brokerage firm. Backed by 50 years of success, you can count on Mylo to be your steadfast guide through the insurance maze. We have the knowledge and resources to answer all of your questions and guide you to a plan that’s right for you.

It’s a lot to understand. We can help.
Your personal Mylo insurance advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Dear [NAME],

As you undergo this employment transition phase, we understand this is a difficult time and replacing your employer-provided health insurance can be overwhelming. That’s why we’ve chosen to partner with Mylo. Working with you free of charge, Mylo will provide all the necessary information, tools and resources you’ll need to find an affordable, sensible alternative to COBRA. It’s also backed by over 50 years of experience in the insurance business, making it a trusted name nationwide.

You may be wondering which areas of insurance Mylo can help you with. From health, dental and vision to accident and short-term medical plans offered by A-rated companies, your personal insurance advisor will guide you through all your options. If you’re Medicare eligible, Mylo can also assist you in navigating that enrollment process, including finding the right Medicare Supplement, Medicare Advantage and Part D plans.

No matter what your insurance needs are or where you are in the process, look to Mylo to help you find the solution that suits your lifestyle. If you have questions, please contact them directly at 844-388-2605 or at ChooseMylo.com/PCIP. You can also email YourChoice@ChooseMylo.com. A friendly advisor will be happy to assist you.

Sincerely,

[SIGNATURE]

[Name]
[Title]
PCIP
## FAQ: Individual Health Insurance vs. COBRA

<table>
<thead>
<tr>
<th><strong>Individual Health Insurance</strong></th>
<th><strong>COBRA</strong></th>
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<tbody>
<tr>
<td><strong>How much will it cost?</strong></td>
<td><strong>$374²</strong></td>
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<tr>
<td>(Average premium, subsidy, tax credits and COBRA rates are for illustrative purposes only. These do not reflect your eligibility.)</td>
<td><strong>$268²</strong></td>
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**Can I apply federal tax credits (subsidies)?**
- **Individual Health Insurance**: If you are eligible to receive federal tax credits, you can apply the subsidy toward your health insurance.
- **COBRA**: Federal tax credits can only be applied toward an individual health insurance plan purchased through the public exchange.

**How long do I have to enroll?**
- **Individual Health Insurance**: You have 60 days from your last day of coverage to enroll in an individual health insurance policy.
- **COBRA**: You have a 60-day period from the day you were given the COBRA notice or the date you lost coverage, whichever occurs last.

**When will my policy take effect?**
- **Individual Health Insurance**: You must enroll prior to the 15th of the month for your insurance to take effect the first day of the following month. Individual health insurance is not retroactive.
- **COBRA**: Your COBRA coverage is retroactive (back to the date that your employer-sponsored health insurance ended).

**How long is it effective?**
- **Individual Health Insurance**: No set expiration date. You can keep it as long as the carrier offers the plan.
- **COBRA**: COBRA starts on the date of the qualifying event and lasts for 18 or 36 months. Your employer may provide a longer period of coverage beyond the maximum required by law.

**Will I get credits for my medical deductible and out-of-pocket maximum from my former employer-sponsored plan?**
- **Individual Health Insurance**: Your medical deductible and out-of-pocket maximum will not transfer from your previous insurance plan to an individual health insurance policy.
- **COBRA**: If COBRA is elected, your medical deductible and out-of-pocket maximum will transfer from your employer’s plan.

**Will my doctors and hospitals remain the same?**
- **Individual Health Insurance**: Doctors and hospital networks can differ. Review your new insurance policy carefully if you want specific doctors or hospitals to remain in-network.
- **COBRA**: Yes. However, if your employer-sponsored plan changes your benefits will change.

**What should I know about filling current prescriptions during this transition?**
- **Individual Health Insurance**: Prescription coverage varies between plans and carriers. Review your new plan carefully.
- **COBRA**: Prescriptions can be filled. However, until your COBRA insurance has been fully reinstated, you may be required to pay at the time of the service, then file a claim for reimbursement.

**Can I enroll in dental and vision insurance?**
- **Individual Health Insurance**: You can enroll in new individual dental and/or vision plan(s).
- **COBRA**: You can retain your current dental or vision plan(s). To do so, you must elect them on your COBRA paperwork during your eligibility period.

**What should I do to enroll?**
- **Individual Health Insurance**: Enroll at www.choosemylo.com/PCIP.
- **COBRA**: Complete and submit your COBRA paperwork during the eligibility period.

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2. Ibid.
You’re already a Medicare recipient. But are you happy with your plan?

Many, like you, who’ve already made it through the initial Medicare enrollment phase don’t realize there are more opportunities to change your current plan during Open Enrollment. Well, you can. And Mylo can help.

Trust Mylo

Mylo is a subsidiary of Lockton, the world’s largest privately owned insurance brokerage firm. Backed by 50 years of success, you can count on Mylo to be your steadfast guide through the Medicare maze.

Through our partnership with SelectQuote Senior, we have the knowledge and the resources to answer your Medicare questions and find a plan that’s right for you.

Medicare Open Enrollment is October 15 – December 7 (subject to change)

During this period you can:

- Change from Original Medicare to a Medicare Advantage Plan
- Change from Medicare Advantage back to Original Medicare

In case you were wondering

- Medicare Supplement (Medigap)
  Covers additional benefits not covered by Part A and Part B
- Medicare Advantage
  Offers Medicare prescription drug coverage (Part D), Part A and Part B benefits in one plan
- Medicare Part D Prescription Drug Plans
  Benefits for prescription drugs available to all people with Medicare
- 2017 Medicare plan options and premiums will be available to view and enroll in October 15, 2016.

Help is here.

Your personal Mylo Medicare advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Retirement and Medicare signify a new beginning.

We can help you start it off right.

Whether you’re currently planning your retirement or can see it on the horizon, just knowing it’s near brings on feelings of excitement. However, enrolling in Medicare as part of your retirement preparation can turn that excitement into anxiety. That’s why you should count on your friendly Mylo advisors to help you through the Medicare planning process.

Getting started

All it takes is a phone call to a personal Mylo advisor who will help you evaluate the best Medicare coverage for you and your Medicare-eligible dependents.

And because we’ve partnered with SelectQuote Senior, you can be sure you’re receiving unbiased, competitive price comparisons from multiple A+ rated insurance carriers.

Four simple steps

Step 1
To get started, you and your covered dependents must enroll for Medicare Parts A and B at www.socialsecurity.gov/medicare/apply.html, by visiting your local Social Security office or calling Social Security at 800-772-1213. TTY users should call 800-325-0778.

Step 2
Call Mylo and your agent will guide you through your coverage options at no cost or obligation to you.

Step 3
Your personal agent will shop multiple carriers, comparing Medicare coverage plans, including:

- **Medicare Supplement (Medigap)**
  Covers additional benefits not covered by Part A and Part B

- **Medicare Advantage**
  Offers Medicare prescription drug coverage (Part D), Part A and Part B benefits in one plan

- **Medicare Part D Prescription Drug Plans**
  Benefits for prescription drugs available to all people with Medicare

Step 4
You select a Medicare coverage plan that’s right for your needs and budget.

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Start your retirement story.

Your personal Mylo Medicare advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Early retirement health insurance choices should actually involve choices.

Choose Mylo.

And that’s exactly what Mylo gives you—a variety of affordable pre-Medicare health plan options so you can choose the best plan for you. But we don’t stop there. We also guide you through the enrollment process, answering questions and clearing up any confusion. Basically, if it has to do with insurance, we’re the only resource you need.

The simple facts about subsidy or tax credit.

As your employer’s trusted insurance business partner, it’s our job to provide you with the plain truths about your coverage options. So here they are:

- You can’t be denied health insurance, even if you have a pre-existing condition
- Tax credits are available and nearly ⅔ of uninsured Americans qualify for them
- Average subsidy: $268
- Average monthly individual premium currently insured under individual market insurance: $106
- Premium without subsidy: $374
- All plans include coverage for prescription drugs, doctor visits and emergency care
- There are penalties for being uninsured
- You can only enroll during what’s called Open Enrollment or within 60 days of a qualifying life event

Common examples of qualifying life events

- Loss of qualified health coverage
- Permanent move outside current plan coverage area or state
- Marriage or divorce
- Birth or adoption of a child
- Eligible for Medicare

2017 Open Enrollment Period

- November 1, 2016: Open Enrollment begins
- January 31, 2017: Open Enrollment ends
- Effective dates throughout the year: If you enroll prior to the 15th of any month, coverage starts the 1st day of the following month
- 2017 health plan options and premiums will be available to view and enroll in November 1, 2016. (subject to change)

Now make the easy choice.

Your personal Mylo insurance expert is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Finding quality, affordable health insurance isn’t easy.

Wait, yes it is.

With Mylo, you have instant access to a dedicated resource built to deliver a variety of health insurance options right to you. From affordable individual and family health coverage to Medicare elections, we provide easy-to-use tools and friendly advisors to seamlessly guide you through the process.

Individual & Family Health Insurance

Because we have a thorough understanding of health insurance and all of its complicated components, we’ll help you navigate the public and private exchanges.

Individual health insurance products include:

- **Health**
  - 2017 Open Enrollment dates: November 1, 2016 – January 31, 2017

Other Products

Our insurance experts will explain your options so you can choose the plans suited to your needs.

- Dental
- Vision
- Short-term Medical
- Accident

Medicare

If you’re Medicare eligible, our collaboration with SelectQuote Senior brings you a knowledgeable team of professionals to guide you through your options.

Medicare insurance products include:

- **Medicare Supplement (Medigap)**
  - Covers additional benefits not covered by Part A and Part B

- **Medicare Advantage**
  - Offers Medicare prescription drug coverage (Part D), Part A and Part B benefits in one plan

- **Medicare Part D Prescription Drug Plans**
  - Benefits for prescription drugs available to all people with Medicare

Let us do the work for you.

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Now make the easy choice.
Your individual Mylo insurance expert is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Accidents happen. Any time.
Make sure you’re covered.

A broken bone or bad fall can keep you out of work and from the activities you enjoy the most. That’s why having accident insurance is a smart move. Let our accident insurance experts be your guide to the right coverage.

Quick facts

- **What types of accidents will my policy cover?**
  It depends on the scope of your plan, but most accident insurance covers falls, fractures, dislocations, concussions, accidental death and dismemberment, and many other kinds of injuries.

- **Can I make a claim right away after my accident insurance takes effect?**
  Absolutely. There’s no waiting period.

- **What if my medical insurance already covers my accident?**
  Your accident coverage will still pay you directly for the benefits covered on your accident policy regardless of what is or is not covered by your major medical insurance.

  You can also enroll in an accident policy even if you do not have medical insurance.

Keep yourself healthy.
Your personal Mylo insurance advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Got teeth?
You’ve come to the right place to keep them healthy.

Our partners’ plans keep costly oral care from taking a bite out of your wallet when the unexpected happens. Let us be your guide to navigating the Land of Dental Plans.

Quick facts

Are there different types of dental insurance plans? Yes, there are indemnity plans, which reimburse you for services received, and managed care plans. They work basically the same way, but usually differ in choice of providers, out-of-pocket costs, and how bills are paid. Generally, managed care plans have lower out-of-pocket costs, while indemnity plans offer a broader choice of dentists.

Can I see a dentist who’s out of network? It depends on your plan. Some plans let you see any dentist you want. Others limit your care to a dentist within a defined network. Usually, services by out-of-network dentists are covered at a lower benefits level and out-of-pocket costs may be higher.

What if I need a specialist? Most insurance plans allow you to see a specialist in your area who’s also in the network, like oral surgeons and orthodontists.

Keep yourself healthy.
Your personal Mylo insurance advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Short-term insurance covers medical bills during gaps in regular coverage, usually for a period between 30 days and sometimes up to 12 months. Let Mylo help you choose the coverage that meets your needs. We’re experts at sorting through the choices.

Quick facts

- **Why is short-term insurance important?**
  You never know when your circumstances will change. It could be a layoff. Or a longer than expected transition between jobs. That’s when short-term insurance can help. It’s the peace of mind of being covered in the event of an unexpected illness or accident.

- **What does short-term insurance cover?**
  Short-term insurance protects you and your family against a sudden illness or accident. But keep in mind, it doesn’t provide coverage for services like exams, dental and vision care, or pre-existing conditions.

- **What happens once my short-term coverage ends?**
  Just re-apply for another short-term insurance plan. Coverage can start as early as the very next day. However, new plans normally do not resume continuation of your first plan. Be sure to check with your new insurer and review the coverage. Mylo can help!

- **Does short-term insurance meet the minimum essential coverage requirements under the Affordable Care Act (ACA)?**
  No. Short-term insurance is designed to provide temporary health insurance during unexpected coverage gaps. To avoid the risk of penalty, apply for an ACA health insurance plan as soon as you qualify.

Keep yourself healthy.

Your personal Mylo insurance advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.
Want expert vision insurance advice?
Keep your eye on Mylo.

What could be more precious than your eyesight, right? That’s why you need vision insurance. Not just for the minor issues, but to prevent more serious vision problems, like glaucoma. Let Mylo help you set your sights on just the right vision insurance plan.

Quick facts

☐ What does vision insurance cover?
You can get coverage for a wide range of vision services like eye exams, frames, eyeglass and contact lenses. It all depends on the scope of your insurance plan.

☐ Can I get laser vision correction?
Some vision insurance plans do offer discounts on LASIK vision correction. Some don’t. Mylo can help you find the plans that do.

☐ Is there a better plan for me if I have a family?
Yes. Some insurers offer plans tailored especially for families. The benefits and terms vary, so be sure to understand your policy thoroughly. Mylo can help you there, too!

☐ What are some typical out-of-pocket vision care expenses?
Expect to pay out-of-pocket for features like scratch-resistant coating, UV protection, progressive lenses, blended bifocal lenses, tinted lenses or any frame that exceeds the value of your insurance plan’s allowance.

Keep yourself healthy.
Your personal Mylo insurance advisor is just a click or call away. Visit www.ChooseMylo.com/PCIP or call 844-388-2605.