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October 9, 2007

Important Notice about Your Health Insurance Benefits!

You are eligible for the Commonwealth Care Health Insurance Program (Commonwealth Care). Because you can receive subsidized health insurance from Commonwealth Care, you will no longer be eligible for the Uncompensated Care Pool (now called the Health Safety Net (HSN)). You will no longer be eligible for HSN as of December 11, 2007, which is 60 days from the date of this notice. During that 60-day period, you can sign up for Commonwealth Care.

Under Massachusetts law, you must enroll in a health-insurance plan this year or you will lose your personal income tax deduction for 2007. The income tax deduction is worth about \$200. HSN is **not** health insurance. You can avoid this penalty by enrolling in Commonwealth Care now. You must send in your first month's premium by November 20, 2007, in order to avoid the penalty.

Commonwealth Care offers comprehensive health insurance at a low cost. You will be able to choose a health plan and your own doctor. The benefits of Commonwealth Care include regular checkups, treatment when you are sick or injured, prescriptions at your local pharmacy, vision care, and mental health or substance abuse treatment.

You will have to pay a premium based on your income. The amount you will have to pay depends on the health plan you choose and where you live. The customer service representative can tell you about your premium options or you can view them online at www.macommonwealthcare.com. Once you select a health plan, you will get a premium bill from Commonwealth Care. You must pay this premium bill in order to begin coverage under Commonwealth Care. You will get a premium bill each month.

To enroll now in Commonwealth Care or request an enrollment packet that explains all of your health plan options, call the Commonwealth Care Customer Service Center at 1-877-623-6765 (1-877-MA-ENROLL), Monday through Friday, 8:00 A.M. to 5:00 P.M. (TTY: 1-877-623-7773 for people with partial or total hearing loss). A customer service representative can help you choose the plan that is right for you. You can also enroll or request an enrollment packet right now online at www.macommonwealthcare.com.