



VANTAGE HEALTH PLAN, INC.
Making Healthcare Work!

Healthcare Reform Timeline

This timeline, which is for informational purposes only, reflects selected provisions of the Patient Protection and Affordable Care Act (“PPACA”), which President Obama signed on March 23, 2010, as well as certain provisions of the Health Care and Education Reconciliation Act of 2010 (“HCERA”), which was signed into law on March 30, 2010, and which modified PPACA. In addition to the reforms listed, numerous other changes to the health care system will be brought about by the Reform Law. [PPACA and HCERA are collectively referred to as the “Reform Law.”]

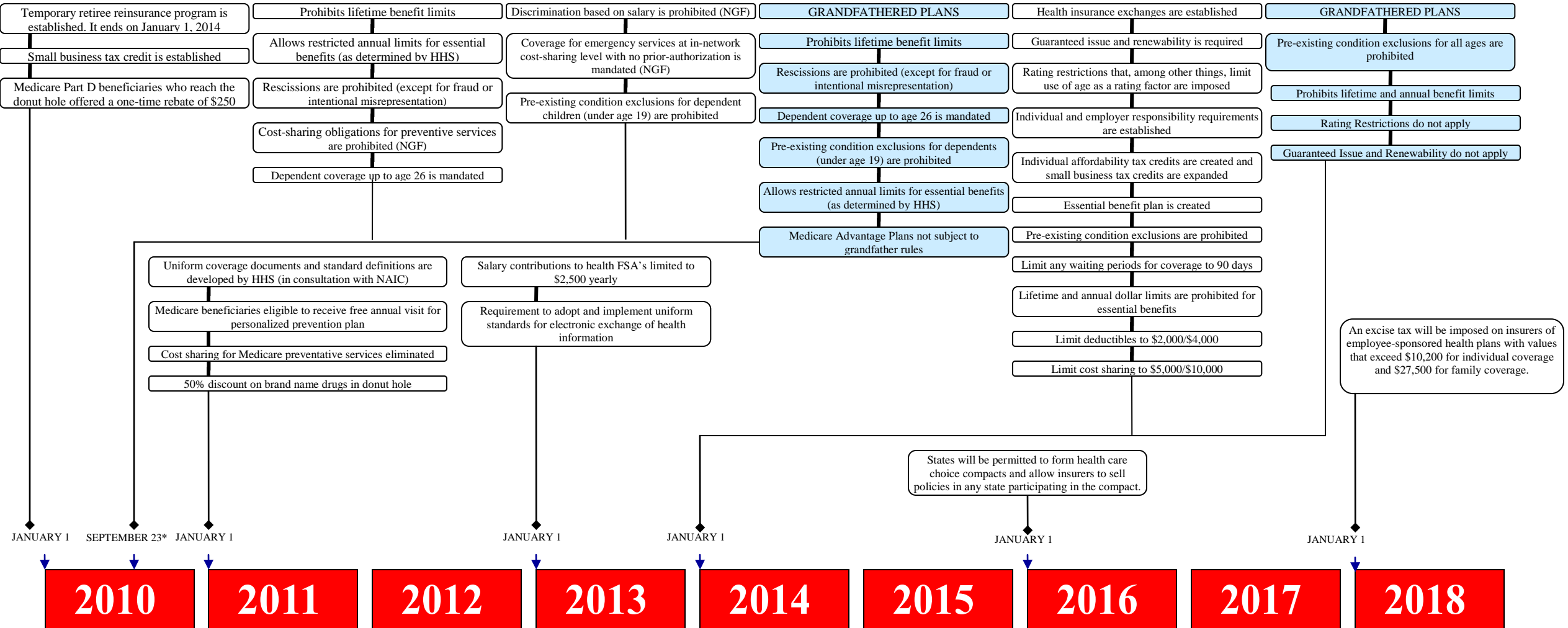
The Secretary of Health and Human Services (“HHS”) will be issuing guidance (regulations) with regard to the Reform Law. This guidance may affect the timing of one or more of the changes shown on the timeline.

All health plans in effect as of March 23, 2010 are considered grandfathered. Grandfathered health plans may not be subject to all the reforms listed below. Those reforms which are applicable to just non-grandfathered plans (“NGF”) are noted.

* The changes shown for September 23, 2010 are effective for the first plan year on or after 9/23/10. Thus, if a plan takes effect on July 1, 2010, the mandated changes will not go into effect for that plan until renewal in 2011.

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SUMMARY OF CHANGES



(as of May 10, 2010)