

Health Reform

Lifetime Maximums

Cost Increase to Change Lifetime Maximum Limit As a Percent of Current Rates

Low Deductible Plans (Deductibles under \$500)					
Current Limit	New Limit				
	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000	Unlimited
\$1,000,000	0.00%	0.36%	0.70%	0.83%	0.88%
\$2,000,000		0.00%	0.34%	0.47%	0.52%
\$5,000,000			0.00%	0.13%	0.18%
\$10,000,000				0.00%	0.05%
Unlimited					0.00%

Intermediate Deductible Plans (Deductibles from \$500 to \$2,000)					
Current Limit	New Limit				
	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000	Unlimited
\$1,000,000	0.00%	0.41%	0.82%	0.97%	1.03%
\$2,000,000		0.00%	0.40%	0.55%	0.61%
\$5,000,000			0.00%	0.15%	0.21%
\$10,000,000				0.00%	0.06%
Unlimited					0.00%

High Deductible Plans (Deductibles over \$2,000)					
Current Limit	New Limit				
	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000	Unlimited
\$1,000,000	0.00%	0.53%	1.04%	1.23%	1.30%
\$2,000,000		0.00%	0.51%	0.70%	0.78%
\$5,000,000			0.00%	0.19%	0.26%
\$10,000,000				0.00%	0.07%
Unlimited					0.00%

Cost Increase to Change Annual Maximum Limit As a Percent of Current Rates

Low Deductible Plans (Deductibles under \$500)					
Current Limit	New Limit				
	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000	Unlimited
\$1,000,000	0.00%	0.23%	0.27%	0.29%	0.30%
\$2,000,000		0.00%	0.04%	0.06%	0.07%
\$5,000,000			0.00%	0.02%	0.03%
\$10,000,000				0.00%	0.01%
Unlimited					0.00%

Intermediate Deductible Plans (Deductibles from \$500 to \$2,000)					
Current Limit	New Limit				
	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000	Unlimited
\$1,000,000	0.00%	0.27%	0.32%	0.34%	0.35%
\$2,000,000		0.00%	0.05%	0.07%	0.08%
\$5,000,000			0.00%	0.02%	0.03%
\$10,000,000				0.00%	0.01%
Unlimited					0.00%

High Deductible Plans (Deductibles over \$2,000)					
Current Limit	New Limit				
	\$1,000,000	\$2,000,000	\$5,000,000	\$10,000,000	Unlimited
\$1,000,000	0.00%	0.34%	0.41%	0.43%	0.44%
\$2,000,000		0.00%	0.06%	0.09%	0.10%
\$5,000,000			0.00%	0.03%	0.04%
\$10,000,000				0.00%	0.01%
Unlimited					0.00%

This material was created by National Financial Partners Corp., (NFP), its subsidiaries, or affiliates for distribution by their Registered Representatives, Investment Advisor Representatives, and/or Agents. This material was created to provide accurate and reliable information on the subjects covered. It is not intended to provide specific legal, tax or other professional advice. The services of an appropriate professional should be sought regarding your individual situation. Neither NFP nor its affiliates offer legal or tax services.

59431 1/11 (BP-13318-10)

Copyright © 2011. All rights reserved.