<Date>

```
<Ms./Mr./Reverend/Bishop> <FirstName> <LastName> <Company (optional)> <Address1> <City>, <State> <ZIP>
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Dear <Ms./Mr./Reverend/Bishop> <LastName>:

Effective **January 1, 2016**, all participants who are enrolled in a Medicare supplement or Medicare Advantage plan through OneExchange *will no longer be eligible for ancillary benefits (i.e., Behavioral Health, Vision, and Dental Coverage) through HealthFlex*. HealthFlex is making this change in order to align all benefit offerings with the medical plans in which participants are enrolled, and/or the options available to them in the Medicare supplement market.

As a member enrolled in medical coverage through OneExchange, you can select vision and dental coverages that fit your needs, budget and preferences. Participation in dental and vision plans may be included in Medicare Advantage Plans or may be purchased in addition to your Medicare Supplement Plan. Coverage for behavioral health needs is included with Medicare coverage and should be included in your medical plan.

You may contact a Benefit Advisor at OneExchange at **1-866-249-7785** (Monday through Friday 7:00 a.m. to 8:00 p.m., Central time) to confirm that the plan(s) you have selected through OneExchange meets your needs and to make any necessary adjustments for 2016 during the Medicare open enrollment period (October 15-December 7, 2015).

If you have questions, please call your plan sponsor or the General Board of Pension and Health Benefits Health Team at **1-800-851-2201**. Representatives are available Monday through Friday, from 8:00 a.m. to 6:00 p.m., Central time.

Sincerely,

General Board of Pension and Health Benefits