

EXHIBIT D
Qualifying Life Events (For Discussion)

Event	Example	Action
Employee Events		
Employee gains dependent	Marriage	Add dependent
	Birth	
	Adoption	
Employee loses dependent	Death	Remove dependent
	Divorce	
	Placed for adoption	
Employee becomes eligible	New hire	Add employee/family
	Job status change	
Employee loses eligibility	Employment ends	Add independent
	Job status change	
Employee loses eligibility in dependent plan	Dependent employment ends	Add employee/family
	Divorce	
	Dependent job status change	
Employee moves out of service area	Relocation by employer	Remove employee/family
	Residence address change	
Eligible employee moves to new service area	Relocation by employer	Add employee/family
	Residence address change	
Employee enrolls in public coverage	Enrolls in Medicare	Remove employee/family
	Enrolls in Medicaid/SCHIP	
Eligible employee loses public coverage	Public coverage canceled due to ineligibility.	Add employee/family
Dependent enrolls in another plan	Enrolls in employer's plan	Remove dependent
Dependent loses eligibility in another plan	Dependent employment ends	Add dependent
	Job status change	
Dependent become ineligible	Overage dependent	Remove dependent
Dependent moves out of service area	Out of service area college student	Remove dependent
Dependent moves to service area	Returning college student	Add dependent
Dependent enrolled in public coverage	Enrolls in Medicare	Remove dependent
	Enrolls in Medicaid/SCHIP	
Eligible dependent loses public coverage	Public coverage canceled due to ineligibility.	Add dependent
Judgment, decree or order to add	Court order requiring coverage for employee's dependent	Add dependent
Judgment, decree or order to release	Court order releasing required coverage for employee's dependent	Remove dependent

EXHIBIT E
Open Enrollment

Enrollment Periods Applying to Risk-Bearing Products Only ¹				
Type	Duration	Allowable Activity	Established By	Reference
Initial Open Enrollment Period	60 days	Shop and Compare	Employer	408.910(7)(a) Participation in the program may begin at any time during a year after the employer completes enrollment and meets the requirements specified by the corporation.
				408.910(7)(b) Initial selection of products and services must be made by an individual participant within 60 days.
Annual Open Enrollment Period	60 days	Shop and Compare	Based on initial enrollment	408.910(7)(d) Changes in selected products and services may only be made during the annual enrollment period.
Change Period				
Special Open Enrollment Period	Up to 60 days	Add/Remove/Change as determined by the qualifying event	Board of Directors	Qualifying life events as adopted by the board of directors March 25, 2011.
Enrollment Period	12 month duration	Continuation in chosen offerings		408.910 (7)(c) 12 months unless the individual participant specifically agrees to a different period of coverage or service duration.
Non-Open Enrollment Period	Year-round	Enrollment in Flexible spending Account Services is Permitted		408.910 (7)(b) Initial selection of products and services must be made by an individual participant within 60 days after the date the individual employer qualified for participation. An individual who fails to enroll in products and services by the end of this period is limited to participation in flexible spending account services until the next annual enrollment period.

¹ Limitation on open enrollment do not apply to flexible spending plans or any product offering individual participants a specific amount and types of health service and treatments at a contracted price. 408.910(7)(e)

EXHIBIT F

Vendor Certification Criteria

Certification of Risk-Bearing Vendors						
Vendor Type	Vendor Sub-type	Licensing Reference	License Requirement	Issued By	Limitations	Verification = Certification
Insurer		Chapter 624	Certificate of Authority	Office of Insurance Regulation		www.flair.com/companysearch
Health maintenance organization		Chapter 641	HMO Certificate of Authority	Office of Insurance Regulation	Geography	www.flair.com/companysearch
			Health Care Provider Certificate	Agency for Health Care Administration		www.floridahealthfinder.gov/HealthPlans
Prepaid limited health service organization	<ul style="list-style-type: none"> • Dental • Ambulance • Vision • Mental Health • Substance Abuse • Chiropractic • Podiatric • Pharmaceutical 	Part I Chapter 636	Certificate of Authority	Office of Insurance Regulation		www.flair.com/companysearch
Discount medical plan		Part II Chapter 636	Certificate of Authority or Discount Medical Plan license	Office of Insurance Regulation		www.flair.com/companysearch
Prepaid health clinic		Part II Chapter 641	Certificate of Authority	Office of Insurance Regulation	Geography	www.flair.com/companysearch
			Health Care Provider Certificate	Agency for Health Care Administration		www.floridahealthfinder.gov/HealthPlans

Certification of Non Risk-Bearing Vendors						
Vendor Type	Vendor Sub-type	Licensing Reference	License Requirement	Issued By	Limitations	Verification and Satisfactory Assessment = Certification
Health care provider	• Hospitals and licensed health facilities	Applicable state law	Applicable state law	Appropriate Florida regulatory agency		<ul style="list-style-type: none">• Verification of appropriate, active license at www.myflorida.com/? and verification of business entity at www.sunbiz.org• Assessment will vary depending on the vendor type and experience. Certification is at the absolute discretion of the Corporation. Assessment may include but is not limited to the following: If in business at least three years: Credit history for previous 3 years Absence of actions against licenses Performance bond required If in business less than 3 years: Principal background and experience Principal credit history Business plan Principal credit history Performance bond required And, if indicated Solvency review Actuarial review
	• Health care clinics					
	• Licensed health professionals					
	• Pharmacies					
	• Other licensed health care providers					
Provider organization	• Service networks	Applicable state law	Applicable state law	Appropriate Florida regulatory agency		
	• Group practices					
	• Professional associations					
	• Other incorporated organizations of providers					
Corporate entities		Applicable state law	Applicable state law	Appropriate Florida regulatory agency		