

EXHIBIT A

**Application of State Mandates
Based upon Conditions**

The states below apply state law on a “conditional extraterritorial” basis, which means if certain conditions are met, state law will apply to the residents of that state regardless of where the policy is situated.

The need to add or remove conditional ET will be reviewed annually.

Grandfathered plans have the option to retain previous benefit administration to prevent a reduction in benefits.

Question	Yes	No or n/a	Renewing Clients
			Continue based on prior year
<p>Do 51% or more of the employees of your company work in California, and is your principle place of business in California?</p> <p>(If yes, all California residents will receive California mandated benefits. This does not apply to dental “service” plans or HMO/Network/NetworkPOS plans)</p>		X	
<p>If you have a policy written outside CT: Are 51% or more of your employees covered under the policy employed at a Connecticut work location?</p> <p>(If yes, all Connecticut residents will receive Connecticut mandated benefits. This does not apply to Dental plans.)</p>		n/a	
<p>(1) Does the Minnesota policyholder or certificate holder exist primarily for purposes other than to obtain insurance? (2) Are more than 25% of your employees Minnesota residents (not applicable if there are less than 25 total employees who are Minnesota residents), and (3) are you a Minnesota corporation or have your principle offices in Minnesota?</p> <p>(If yes to all three questions, all Minnesota residents will receive Minnesota mandated benefits)</p>		n/a	
<p>Do you have one or more employees who live in New Hampshire and have their principal physical workplace in New Hampshire?</p> <p>(If yes, all New Hampshire residents will receive New Hampshire mandated benefits.</p>		n/a	
<p>(1) Are more than 25% of your employees Utah residents, or (2) are you a Utah domestic corporation or (3) have your principle offices in Utah?</p>		n/a	

(If yes to at least one criteria, then all Utah residents will receive UT mandated benefits.)			
Do you have a workplace in Vermont and employ 25 or more Vermont residents at that workplace? (If yes, all Vermont residents will receive Vermont mandated benefits)		n/a	
(1) Does the Wisconsin policyholder or certificate holder exist primarily for purposes other than to obtain insurance? (2) Are more than 25% of your employees Wisconsin residents? (If yes, all Wisconsin residents will receive Wisconsin mandated benefits except Continuation – see question three below to determine if Continuation benefits are extraterritorial.) (3) Are at least 150 Wisconsin Residents insured under an out-of-state policy? (If yes, there is a Continuation law that must be applied on an extraterritorial basis.)		n/a	

Renewing Grandfathered Clients Only

Removing extraterritorial mandates will result in loss of Grandfathered status under the Patient Protection and Affordable Care Act (PPACA). If the client wishes to retain Grandfathered status, the plan must continue to apply these extraterritorial mandates. However, if the mandates no longer apply because the client has no employees that live and/or work in the state (as applicable), Grandfathered status is not impacted. **The client's decision must be indicated below:**

_____ Remove the extraterritorial legislation. Client understands that this will result in loss of Grandfathered status under PPACA.

_____ Continue to apply the extraterritorial legislation. Client wants to retain Grandfathered status.

I confirm that I discussed the questions and answers with the client.

Anita Dickey, Director of Human Resources

Name of Policyholder Representative
With whom this was discussed

____Carrie Schallon____
Client Manager

____07/29/2019____
Date