Date: October 12, 2026

Re: CBX Solutions, LLC
3345254
OAPE, HSA Standard

Dear CBX Solutions Team,

Cigna is writing to inform you about the Massachusetts Health Care Reform Law and how it impacts your employees who are covered by your health plan and who are Massachusetts residents.

This law requires that as of January 1, 2009, every Massachusetts resident, age 18 and above, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship.

A review of your Cigna policy reveals that your health plan **meets the Minimum Creditable Coverage standards** that are effective **January 1, 2027** and will satisfy the requirement. Because standards may change, you should review your health plan each year to determine whether your plan meets the latest standards.

In addition, for plans situsedin Massachusetts, Cigna is required to issue disclosure notices indicating the health plan's status to Massachusetts residents covered by the plan. Therefore, if you have elected or are planning to elect coverage under this plan with Cigna and it is situsedin Massachusetts, a disclosure notice will be included in your pre- and post-enrollment materials indicating your health plan meets Minimum Creditable Coverage standards. These notices are intended to help consumers make informed decisions and avoid possible tax penalties.

For health plans with a contract situs other than Massachusetts and for self-funded (ASO plans), Cigna will include disclosure information for Massachusetts residents. For self-funded (ASO) plans, Cigna can suppress the issuance of the disclosure information. In addition, Cigna must provide subscriber 1099-HC forms and an XML file (a plan status file that Cigna sends to the Massachusetts Department of Revenue) for Massachusetts residents covered under Massachusetts situsedcontracts. Cigna will provide subscriber 1099-HC forms and a corresponding XML file for insured plans situsedoutside Massachusetts and self-funded plans if you would like. For self- funded (ASO) plans, Cigna can suppress the issuance of the MA1099-HC forms and/or XML file. Please notify your Cigna Sales contact if you choose not to have Cigna disclosures or 1099-HC forms.

For more information about the Massachusetts Health Care Reform Law, visit the Connector website at www.mahealthconnector.org.

Please feel free to contact me with any questions.

Sincerely,

Maggie Casey
Account Executive

c: USI Insurance Services National c/o Scott Anderson, Danny Evelyn and Lucy Minter

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