



June 10, 2016

Re: 2016 Medical, Dental and Vision Open Enrollment

Dear Convo Employee's

As some of you may or may not know, when companies grow in size they move from community rated health insurance to experience rated. Last year Convo was moved to experience rated health insurance due to the number of employees that Convo now employs. Throughout the year there has been some very large claims and therefore the renewal rate increased over 60%. In order to maintain a cost effective benefit plan, Convo has decided to switch health insurance providers to United Health Care. This is a national network with doctors and hospitals all over the country.

If you would like to search for specific doctor or hospital please follow the following link:

<https://www.uhc.com/find-a-physician>

The network is going to be "Choice Plus" – Which is the largest network they offer.

With United Health Care, you will find that the benefits are similar to the current plans being offered. A few additional benefits that employees may find helpful are:

- \$0 copay for primary care office visits for children upto age 19
- Coverage for hearing aids

For a complete list of benefits and services please refer to the summary of benefits provided.

If you would like to enroll in the Convo health insurance please complete the forms and submit back no later than 6/21/2016.

Should you have any direct questions please contact our broker Joe Courcy at:  
315-552-5347 or [jcourcy@chinsurance.cc](mailto:jcourcy@chinsurance.cc)

❖ There will be no changes to the dental or vision plan. Rates will remain the same. If you would like to make any changes with your plan please let us know.

Sincerely,

A handwritten signature in black ink, appearing to read 'Joe M. Courcy', is written over a horizontal line.

Joseph M. Courcy  
Broker