

Notice of Contract Assumption

Dear Valued Member:

We are pleased to announce that Health First, Inc. has formed a new licensed not-for-profit HMO provider, NewCo Health First Commercial Plans, Inc. ("NewCo HFCPI"), which will assume via merger the commercial coverages provided by Health First Commercial Plans, Inc. ("HFCPI").

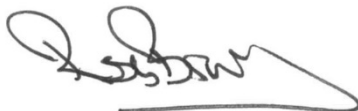
The new company will continue to do business as Health First Health Plans, and will be administered by the same staff administering it before the change. Your coverage will continue uninterrupted in accordance with its terms and you should see no material changes in coverages, providers or claims payment. This change is part of a corporate restructure being implemented by Health First, Inc. of its insurance-related affiliates and activities.

We have worked to assure that this transition is smooth. We encourage you to contact Health First Health Plans toll-free at 1.855.443.4735 if you have any questions.

You are not required to take any action as a result of this change.

The effective date of the assumption is January 1, 2018. All claims paid on or after this date will be underwritten by NewCo HFCPI, doing business as Health First Health Plans.

Sincerely,



Russ Bradley
Vice President, Operations

Health First Commercial Plans, Inc. and Health First Insurance, Inc. are both doing business under the name of Health First Health Plans. Health First Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.