



February 15, 2007

IMPORTANT INFORMATION ABOUT MENTAL HEALTH BENEFITS

Dear GHI Subscriber:

In December 2006, New York State enacted legislation known as "Timothy's Law." The law changes the coverage requirements for the diagnosis and treatment of mental, nervous, or emotional disorders under all health coverage policies.

Timothy's Law took effect on January 1, 2007. It applies to all policies as they issue or renew on or after that date. We are currently working on formal amendments to your policy and determining any related premium adjustments. We will get these to you as soon as they are ready. However, you may be entitled to benefits right now even without the formal change to your policy. This letter briefly explains the benefits that may be available under your policy and how you can find out more about how the new law applies to you.

Your benefits under Timothy's Law may include coverage for at least 30 days of inpatient mental health care and 20 days of outpatient mental health care (if your current benefits already exceed these limits, your current benefits will not be reduced), as well as benefits comparable to other health benefits under your policy to treat adults and children with biologically based conditions such as schizophrenia/psychotic disorder, major depression, bipolar disorder, delusional disorders, panic disorder, obsessive compulsive disorder, bulimia, and anorexia. Your benefits may also include coverage to treat children with serious emotional disturbances comparable to other benefits under your policy.

The deductibles, copayments, or coinsurance applied to these benefits may be no greater than those applied to other benefits under your policy.

To be eligible for benefits, the services provided to you must be medically necessary as determined by GHI.

GHI provides our members with access to mental health services through its association with ValueOptions, one of the nation's leading providers of these services. If you need mental health services, please call the toll-free number for ValueOptions at 1-866-271-6403.

Please visit GHI.com to review a list of helpful Questions and Answers about Timothy's Law. If you have any other questions about Timothy's Law, call GHI at 1-800-624-2414.

Sincerely,

A handwritten signature in black ink that reads "Marilyn DeQuatro". The signature is written in a cursive, flowing style.

Marilyn DeQuatro
Senior Vice President
Customer Service Division