



Dear Massachusetts Resident:

Cigna is providing this notice, as required by the Massachusetts Division of Insurance, to advise you of the status of your health plan. Review of your policy reveals that your employee health plan **meets the Minimum Creditable Coverage standards** that are effective **January 1, 2026**, as part of the Massachusetts Health Care Reform Law.

The Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, 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. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)).

If you purchase this plan, you will satisfy the statutory requirement that you have health insurance meeting these standards.

**Please note:** This disclosure is for Minimum Creditable Coverage standards as of January 1, 2026. Because standards may change annually, you should review health plan materials each year to be sure, that your plan continues to meet the current standards.



This health plan **meets Minimum Creditable Coverage standards** and **will satisfy** the individual mandate that you have health insurance.