

**MARYLAND HEALTH INSURANCE REFORM ACT
COMPREHENSIVE STANDARD HEALTH BENEFIT PLAN
DISCLOSURE STATEMENT**

Under Maryland law, small employers, including self-employed individuals and certain government and nonprofit organizations, as defined by Insurance Article, 15-1203, Annotated Code of Maryland, must be offered the Comprehensive Standard Health Benefit Plan (“Standard Plan”) by each carrier when health coverage is elected or renewed.

A carrier may not offer small employers a health benefit plan having fewer benefits than the Standard Plan. A carrier may offer benefits in addition to those in the Standard Plan provided the optional, additional benefits are offered and priced separately from the Standard Plan. **I HAVE READ AND UNDERSTAND THIS DISCLOSURE STATEMENT. I ACKNOWLEDGE THAT I HAVE RECEIVED A DESCRIPTION OF THE STANDARD PLAN AND RATES AND ANY ADDITIONAL BENEFITS AND RATES HAVE BEEN SHOWN AND PRICED SEPARATELY.**