

Dear WCA Group Health Trust Participant,

The Patient Protection and Affordable Care Act (PPACA) continues to make changes to the way health benefits are delivered. In past years, WCA Group Health Trust participants received a wellness calendar along with various notices that we are required to provide. We are currently working to send out the calendars later this year, however, PPACA requires us to send out the HIPAA Notice of Privacy Practices now due to its September 23, 2013 effective date.

Further, we are including the required Notice of Special Enrollment Rights for your review as well.

Please follow the instructions in the notice. If you have any questions or concerns, please contact us.

Sincerely,

Josh Bindl

Chief Operations Officer

Kim Hurtz

Vice President of Sales