



This information is provided to assist you in achieving electronic delivery. A group policyholder may distribute an electronic copy of their group insurance certificate when:

1. The group policyholder take steps reasonably calculated to ensure that the plan's system for furnishing group insurance certificates results in actual receipt by the intended participants of transmitted information and documents. (Examples include using return-receipt electronic mail features, periodic reviews or surveys to confirm receipt of the transmitted information, or any other method approved by the insurance commissioner);
2. The electronic documents contain the same content and appear in reasonably the same format as the certificates previously approved by the insurance commissioner;
3. Each intended participant is provided notice at the time the electronic delivery is made, through electronic means or in writing, apprising the participant that the certificate will be furnished electronically, the significance of the certificate, and of the participant's right to request and receive a paper copy of such document free of charge; and
4. Upon request, the group policyholder provides, free of charge, a paper copy of the group insurance certificate previously delivered electronically to the participant. The foregoing information is being provided to you for informational purposes only and is not intended to be construed as the giving of legal advice. Please consult with your legal counsel to ensure that you are in compliance, where applicable, with the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and/or any other state specific laws dealing with the subject matter contained herein.¹

¹ Group Policyholder's will distribute this Erisa statement to all Iowa participants.