

## Waiting Period Changes to Horizon Groups

As of January 1st, all Horizon groups with a waiting period of more than 90 days will automatically be transitioned to a 90 day waiting period to comply with ACA.

Here is a copy of the letter that has been mailed to affected groups.

Please note that employees who have fulfilled 90 days or more of the group's current waiting period need to be enrolled effective 1/1/2014. Please submit enrollment forms for these individuals to compliance@martinins.com.

If you have any questions, please contact brokersupport@martinins.com.

