Illinois Life and Health Insurance Guaranty Association 1520 Kensington Road, Suite 112 Oak Brook, IL 60523-2140

9/30/2016

RE: LAND OF LINCOLN MUTUAL HEALTH INSURANCE COMPANY, to be liquidated effective October 1, 2016

NOTICE OF TERMINATION OF CONTINUED COVERAGE

Dear Land of Lincoln Group Policyholder:

Land of Lincoln Mutual Health Insurance Company ("LLH") was found to be insolvent and ordered to be liquidated effective as of 12:01 a.m. Central time, October 1, 2016, by the Circuit Court of Cook County, Illinois. That order of liquidation will activate certain obligations of the Illinois Life and Health Insurance Guaranty Association ("Association").

If you have not acquired coverage from another insurance company by October 1, 2016, and if you have timely paid your premium for October 2016, the Association will continue to provide health insurance coverage in certain circumstances after October 1, 2016, to the persons it is obligated to cover in accordance with the terms of applicable LLH policies and the Association's governing statute. However, Illinois law requires the Association to provide such coverage only for the periods of time specified in the law. Accordingly, you are hereby notified that, effective at 12:01 a.m. Central time on November 1, 2016 (unless terminated sooner pursuant to the terms of your LLH policy or applicable law) all coverage provided by the Association will be terminated.

This means continued group coverage is only available for October, and no coverage will be available for November and December.

Sincerely,

Illinois Life and Health Guaranty Association