

October 1, 2010

Grandfathered Plan Status

Our company believes the Cincinnati Financial Corporation Group Benefit Plan (which includes the CFC Health Plan) is a "grandfathered health plan" under the Patient Protection and Affordable Care Act:

- Grandfathered status allows the plan to preserve certain basic health coverage already in effect when that law was enacted.
- However, because our plan is grandfathered, it may not include the same consumer protections of the Affordable Care Act that apply to other plans.
- At the same time, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, such as eliminating lifetime limits on benefits.

For more information about which consumer protections apply and what might cause a plan to change from grandfathered health plan status, please contact Becky Knight, 513-870-2197. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272, or visit their website, www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.