

**191—38.11(509,514) Effective date—existing contracts.**

**38.11(1)** These rules are applicable to every group contract which provides health care benefits and is issued in Iowa.

**38.11(2)** A group contract which provides health care benefits and was issued prior to the effective date of these rules shall be brought into compliance by the later of:

- a.* The next anniversary date or renewal date of the group contract; or
- b.* The expiration of any applicable collectively bargained contract pursuant to which it was written.