

ANNUAL NOTICES

This section contains important information about your benefits and rights. Please read the following pages carefully and contact Human Resources with any questions you have.

HIPAA Special Enrollment Rights – If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact your Benefits or HR Administrator.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP) – If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2014. Contact your State for more information on eligibility.

State Contact Information is available at the end of this notice.

Section 111 – Effective January 1, 2009 Group Health Plans are required by the Federal government to comply with Section 111 of the Medicare, Medicaid, and SCHIP Extension of 2007's new Medicare Secondary Payer regulations. This mandate is designed to assist in establishing financial liability of claim assignments. In other words, it will help to establish who pays first. The mandate requires Group Health Plans to collect additional information such as social security numbers for all enrollees, including dependents aged six months or older. Please be prepared to provide this information on your Benefit Enrollment Form when enrolling into benefits.

Women's Health and Cancer Rights Act of 1998 – If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses; and treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

Newborns' and Mothers' Health Act - Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Patient Protection – If your group health plan requires or allows the designation of a primary care provider, you have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. If the plan or health insurance coverage designates a primary care provider automatically, until you make this designation, the group health plan will make one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the health plan. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the group health plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

For a list of participating health care professionals who specialize in obstetrics or gynecology, or for information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Plan Administrator or refer to the carrier website.

It is your responsibility to ensure that the information provided on your application for coverage is accurate and complete. Any omissions or incorrect statements made by you on your application may invalidate your coverage. The carrier has the right to rescind coverage on the basis of fraud or misrepresentation.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP) State Contact Information:

Alabama Medicaid	Website: http://www.Medicaid.alabama.gov Phone: 1-855-692-5447
Alaska Medicaid	Website: http://health.hss.state.ak.us/dpa/programs/Medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529
Arizona CHIP	Website: http://www.azahcccs.gov/applicants Phone: Outside of Maricopa County: 1-877-764-5437 Maricopa County: 602-417-5437
Colorado Medicaid	Medicaid Website: http://www.colorado.gov/ Medicaid Phone: In state: 1-800-866-3513 Out of state: 1-800-221-3943
Florida Medicaid	Website: https://www.flMedicaidtplrecovery.com/ Phone: 1-877-357-3268
Georgia Medicaid	Website: http://dch.georgia.gov/ Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 1-800-869-1150
Idaho Medicaid	Website: http://healthandwelfare.idaho.gov/Medical/Medicaid/PremiumAssistance/ tabid/1510/Default.aspx Phone: 1-800-926-2588
Indiana Medicaid	Website: http://www.in.gov/fssa Phone: 1-800-889-9949
Iowa Medicaid	Website: www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562
Kansas Medicaid	Website: http://www.kdheks.gov/hcf/ Phone: 1-800-792-4884
Kentucky Medicaid	Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570
Louisiana Medicaid	Website: http://www.lahipp.dhh.louisiana.gov Phone: 1-888-695-2447
Maine Medicaid	Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-977-6740 TTY 1-800-977-6741
Massachusetts Medicaid & CHIP	Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120
Minnesota Medicaid	Website: http://www.dhs.state.mn.us/ (Click on Health Care, then Medical Assistance) Phone: 1-800-657-3629
Missouri Medicaid	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
Montana Medicaid	Website: http://Medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml Phone: 1-800-694-3084
Nebraska Medicaid	Website: www.ACCESSNebraska.ne.gov Phone: 1-800-632-7633
Nevada Medicaid	Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900
New Hampshire Medicaid	Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603-271-5218

New Jersey Medicaid & CHIP	Website: http://www.state.nj.us/humanservices/dmahs/clients/Medicaid/ Medicaid Phone: 609-631-2392 Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
New York Medicaid	Website: http://www.nyhealth.gov/health_care/Medicaid/ Phone: 1-800-541-2831
North Carolina Medicaid	Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100
North Dakota Medicaid	Website: http://www.nd.gov/dhs/services/medicalserv/Medicaid Phone: 1-800-755-2604
Oklahoma Medicaid & CHIP	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
Oregon Medicaid	Website: http://www.oregonhealthykids.gov www.hijossaludablesoregon.gov Phone: 1-800-699-9075
Pennsylvania Medicaid	Website: http://www.dpw.state.pa.us/hipp Phone: 1-800-692-7462
Rhode Island Medicaid	Website: www.ohhs.ri.gov Phone: 401-462-5300
South Carolina Medicaid	Website: http://www.scdhhs.gov Phone: 1-888-549-0820
South Dakota Medicaid	Website: http://dss.sd.gov Phone: 1-888-828-0059
Texas Medicaid	Website: https://www.gethipptexas.com/ Phone: 1-800-440-0493
Utah Medicaid & CHIP	Website: http://health.utah.gov/upp Phone: 1-866-435-7414
Vermont Medicaid	Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427
Virginia Medicaid & CHIP	Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282
Washington Medicaid	Website: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx Phone: 1-800-562-3022 ext. 15473
West Virginia Medicaid	Website: www.dhhr.wv.gov/bms/ Phone: 1-877-598-5820, HMS Third Party Liability
Wisconsin Medicaid	Website: http://www.badgercareplus.org/pubs/p-10095.htm Phone: 1-800-362-3002
Wyoming Medicaid	Website: http://health.wyo.gov/healthcarefin/equalitycare Phone: 307-777-7531

To see if any more States have added a premium assistance program since July 31, 2014, or for more information on special enrollment rights, you can contact either:

U. S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/ebsa | 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov | 1-877-267-2323, Menu Option 4, Ext. 61565