

## **LEGAL NOTICES**

#### PATIENT PROTECTIONS DISCLOSURE

The Coolidge Unified School District #21 Health Plan generally 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. Until you make this designation, Meritain Health designates 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 Meritain Health at 866.300.8449 or www.meritain.com.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Meritain Health 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 preapproved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Meritain Health at 866.300.8449 or www.meritain.com.

#### **WOMEN'S HEALTH & CANCER RIGHTS ACT**

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 the plan. Therefore, the following deductibles and coinsurance apply:

#### Plan 1: Banner HDHP C

Tier 1 - Banner (Individual: 20% coinsurance and \$6,000 deductible; Family: 20% coinsurance and \$12,000 deductible)

Tier 2 - In-Network (Individual: 20% coinsurance and \$6,000 deductible; Family: 20% coinsurance and \$12,000 deductible)

#### Plan 2: Banner Value Bronze

Tier 1 - Banner (Individual: 30% coinsurance and \$1,700 deductible; Family: 30% coinsurance and \$3,400 deductible)

Tier 2 - In-Network (Individual: 30% coinsurance and \$2,300 deductible; Family: 30% coinsurance and \$4,600 deductible)



## **LEGAL NOTICES**

#### Plan 3: Banner Value Silver

Tier 1 - Banner (Individual: 25% coinsurance and \$1,100 deductible; Family: 25% coinsurance and \$2,200 deductible)

Tier 2 - In-Network (Individual: 25% coinsurance and \$1,300 deductible; Family: 25% coinsurance and \$2,600 deductible)

#### Plan 4: Banner Classic Gold

Tier 1 - Banner (Individual: 15% coinsurance and \$540 deductible; Family: 15% coinsurance and \$1,080 deductible)

Tier 2 - In-Network (Individual: 15% coinsurance and \$600 deductible; Family: 15% coinsurance and \$1,200 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 520.723.2094 or ben.armstrong@coolidgeschools.org.

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#### **NEWBORNS' AND MOTHERS' HEALTH PROTECTION 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 insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

# 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 <a href="https://www.healthcare.gov">www.healthcare.gov</a>.

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 <a href="www.insurekidsnow.gov">www.insurekidsnow.gov</a> 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 <a href="www.askebsa.dol.gov">www.askebsa.dol.gov</a> 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 March 17, 2025,. Contact your State for more information on eligibility –

ALABAMA - Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS - Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="http://dhcs.ca.gov">hipp@dhcs.ca.gov</a>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website:  https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI):	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: <a href="https://medicaid.georgia.gov/health-">https://medicaid.georgia.gov/health-</a>	Health Insurance Premium Payment Program
insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1	All other Medicaid Website: https://www.in.gov/medicaid/
·	http://www.in.gov/fssa/dfr/
GA CHIPRA Website: <a href="https://medicaid.georgia.gov/">https://medicaid.georgia.gov/</a> programs/third-party-liability/childrens-health-insurance-	Family and Social Services Administration
program-reauthorization-act-2009-chipra	Phone: 1-800-403-0864
Phone: 678-564-1162, Press 2	Member Services Phone: 1-800-457-4584
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IOWA – Medicaid and CHIP (Hawki) Medicaid Website:	KANSAS – Medicaid Website: https://www.kancare.ks.gov/
	Phone: 1-800-792-4884
<u>Iowa Medicaid   Health &amp; Human Services</u> Medicaid Phone: 1-800-338-8366	HIPP Phone: 1-800-967-4660
Hawki Website:	Till   Tillolic: 1-000-307-4000
Hawki - Healthy and Well Kids in Iowa   Health & Human	
Services	
Hawki Phone: 1-800-257-8563	
HIPP Website: Health Insurance Premium Payment	
(HIPP)   Health & Human Services (iowa.gov)	
HIPP Phone: 1-888-346-9562	
KENTUCKY – Medicaid	LOUISIANA - Medicaid
Kentucky Integrated Health Insurance Premium Payment	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Program (KI-HIPP) Website:	Phone: 1-888-342-6207 (Medicaid hotline) or
https://chfs.ky.gov/agencies/dms/member/Pages/	1-855-618-5488 (LaHIPP)
<u>kihipp.aspx</u>	
Phone: 1-855-459-6328	
Email: KIHIPP.PROGRAM@ky.gov	
KCHIP Website: https://kynect.ky.gov	
Phone: 1-877-524-4718	
Kentucky Medicaid Website: <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a>	
MAINE - Medicaid	MASSACHUSETTS – Medicaid and CHIP
Enrollment Website: https://	Website: https://www.mass.gov/masshealth/pa
www.mymaineconnection.gov/benefits/s/?	Phone: 1-800-862-4840
language=en US	TTY: 711
Phone: 1-800-442-6003	Email: masspremassistance@accenture.com
TTY: Maine relay 711	
Private Health Insurance Premium Webpage:	
https://www.maine.gov/dhhs/ofi/applications-forms	
Phone: 1-800-977-6740	
TTY: Maine relay 711	
MINNESOTA – Medicaid	MISSOURI - Medicaid
Website: <a href="https://mn.gov/dhs/health-care-coverage/">https://mn.gov/dhs/health-care-coverage/</a>	Website: http://www.dss.mo.gov/mhd/participants/
Phone: 1-800-657-3672	pages/hipp.htm
	Phone: 573-751-2005
MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/	Website: http://www.ACCESSNebraska.ne.gov
MontanaHealthcarePrograms/HIPP	Phone: 1-855-632-7633
Phone: 1-800-694-3084	Lincoln: 402-473-7000 Omaha: 402-595-1178
	Offiana. 402-393-1170
Email: <u>HHSHIPPProgram@mt.gov</u>	
Email: <u>HHSHIPPProgram@mt.gov</u> NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Email: <u>HHSHIPPProgram@mt.gov</u> NEVADA – Medicaid  Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>	Website: https://www.dhhs.nh.gov/programs-services/
Email: <u>HHSHIPPProgram@mt.gov</u> NEVADA – Medicaid	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program
Email: <u>HHSHIPPProgram@mt.gov</u> NEVADA – Medicaid  Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-programPhone: 603-271-5218
Email: <u>HHSHIPPProgram@mt.gov</u> NEVADA – Medicaid  Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>	Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> Phone: 603-271-5218  Toll free number for the HIPP program: 1-800-852-3345,
Email: <u>HHSHIPPProgram@mt.gov</u> NEVADA – Medicaid  Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-programPhone: 603-271-5218

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NEW JERSEY – Medicaid and CHIP	NEW YORK - Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/	Website: <a href="https://www.health.ny.gov/health-care/medicaid/">https://www.health.ny.gov/health-care/medicaid/</a> Phone: 1-800-541-2831
medicaid/	1 Holic. 1-000-041-2001
Phone: 1-800-356-1561	
CHIP Premium Assistance Phone: 609-631-2392	
CHIP Website: http://www.njfamilycare.org/index.html	
CHIP Phone: 1-800-701-0710 (TTY: 711)	
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/	Website: https://www.hhs.nd.gov/healthcare
Phone: 919-855-4100	Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: <a "="" href="https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-medicaid-health&lt;/td&gt;&lt;td&gt;Website: &lt;a href=" http:="" www.eohhs.ri.gov="">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or	
hipp.html	401-462-0311 (Direct RIte Share Line)
Phone: 1-800-692-7462	
CHIP Website:	
Children's Health Insurance Program (CHIP) (pa.gov)	
CHIP Phone: 1-800-986-KIDS (5437)	
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov	Website: http://dss.sd.gov
Phone: 1-888-549-0820	Phone: 1-888-828-0059
TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program   Texas Health and Human Services	Utah's Premium Partnership for Health Insurance (UPP) Website: <a href="https://medicaid.utah.gov/upp/">https://medicaid.utah.gov/upp/</a>
Phone: 1-800-440-0493	Email: upp@utah.gov
	Phone: 1-888-222-2542
	Adult Expansion Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a>
	expansion/
	Utah Medicaid Buyout Program Website: <a href="https://medicaid.utah.gov/buyout-program/">https://medicaid.utah.gov/buyout-program/</a>
	CHIP Website: https://chip.utah.gov/
VERMONT- Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP)	Website: https://coverva.dmas.virginia.gov/learn/premium-
Program   Department of Vermont Health Access Phone: 1-800-250-8427	<u>assistance/famis-select</u> <u>https://coverva.dmas.virginia.gov/learn/premium-</u>
Filotie: 1-000-230-0421	assistance/health-insurance-premium-payment-hipp-
	programs
	Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON - Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/	Website: https://dhhr.wv.gov/bms/
Phone: 1-800-562-3022	http://mywvhipp.com/
	Medicaid Phone: 304-558-1700
	CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
MICCONCIN Modicaid and OUR	M/VOMING Madianid
WISCONSIN – Medicaid and CHIP	WYOMING - Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-	Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/">https://health.wyo.gov/healthcarefin/medicaid/</a> programs-and-eligibility/
10095.htm	Phone: 1-800-251-1269
Phone: 1-800-362-3002	

To see if any other states have added a premium assistance program since March 17, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/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

#### **Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email <a href="mailto:ebsa.opr@dol.gov">ebsa.opr@dol.gov</a> and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

#### HIPAA NOTICE OF PRIVACY PRACTICES REMINDER

#### **Protecting Your Health Information Privacy Rights**

Coolidge Unified School District #21 is committed to the privacy of your health information. The administrators of the Coolidge Unified School District #21 Health Plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Ben Armstrong - Director of Human Resources at 520.723.2094 or ben.armstrong@coolidgeschools.org.

#### HIPAA SPECIAL ENROLLMENT RIGHTS

#### Coolidge Unified School District #21 Health Plan Notice of Your HIPAA Special Enrollment Rights

Our records show that you are eligible to participate in the Coolidge Unified School District #21 Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, 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).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

**New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.** 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 new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Ben Armstrong - Director of Human Resources at 520.723.2094 or <a href="mailto:ben.armstrong@coolidgeschools.org">ben.armstrong@coolidgeschools.org</a>.

#### **Important Warning**

If you decline enrollment for yourself or for an eligible dependent, you must complete our form to decline coverage. On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan.

#### NOTICE OF CREDITABLE COVERAGE

Important Notice from Coolidge Unified School District #21

About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Coolidge Unified School District #21 and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. Coolidge Unified School District #21 has determined that the prescription drug coverage offered by the medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Some Creditable Coverage. Because your existing coverage is Some Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan. HDHP-C medical plan is not creditable.

#### When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individual's can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from October 15th through December 7th. Beneficiary's leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you do decide to enroll in a Medicare prescription drug plan and drop your group health plan prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

#### When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Coolidge Unified School District #21 and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

#### For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Coolidge Unified School District #21 changes. You also may request a copy of this notice at any time.

#### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a>, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: July 01, 2025

Name of Entity/Sender: Coolidge Unified School District #21

Contact—Position/Office: Ben Armstrong - Director of Human Resources

Office Address: 450 N Arizona Blvd

Coolidge, Arizona 85128-4108

**United States** 

Phone Number: 520.723.2094

### **WELLNESS PROGRAM DISCLOSURES**

#### NOTICE REGARDING WELLNESS PROGRAM

The Coolidge Unified School District #21 wellness program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program by obtaining a preventative care screening for those enrolled in the AFLAC Voluntary Accident and Cancer policy You may also be asked to complete a biometric screening, which will include a blood test for total cholesterol, HDL cholesterol, TC/HDL ratio, LDL cholesterol, Glucose, Triglycerides as well as measurement of blood pressure, height and weight, body mass index and waist measurement. You are not required to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of a preventative care reimbursement. Although you are not required to participate in the preventative care screening, only employees who do so will receive \$60-\$100 for the Accident and \$40-\$75 for the Cancer upon submission of a claim to AFLAC.

The information from your preventative care screening will be used to provide you with information to help you understand your current health and potential risks. You also are encouraged to share your results or concerns with your own doctor.

#### Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personal identifiable health information. Although the wellness program and Coolidge Unified School District #21 may use aggregate information it collects to design a program based on identified health risks in the workplace, Coolidge wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the

same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) a doctor as directed by you.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Ben Armstrong at <a href="mailto:ben.armstrong@coolidgeschools.org">ben.armstrong@coolidgeschools.org</a> or 520-723-2094.