



2021-2022 Benefit Guide

East Side Union High School District
Group Benefit Program

Welcome

At East Side Union High School District we recognize the important role our employees play in providing quality education in our community.

The District provides benefit-eligible employees with a competitive and comprehensive benefits package designed to meet your needs and those of your family. See Benefits Coordinator for application.

This guide provides an overview of the District's benefits program, including a summary of each type of coverage. Since this guide is a summary only, please refer to the website, www.esuhds.benefithub.com, for individual contract, or plan description for additional information.

Because the selection of your benefits is important, we encourage you to carefully review the information in this guide.

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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Benefits Overview

For more information about our benefits, please visit our website at <http://esuhsd.benefithub.com>.

Our Benefits include:

- Medical (Kaiser HMO, Aetna HMO or Aetna PPO)
- Dental (Delta PPO)
- Vision (VSP)
- Employee Assistance Program (Unum)
- \$40,000 Life Insurance Policy (Unum)

Who is Eligible?

Employees hired after the first of the month will be eligible for benefits as of the first of the following month. Certificated employees working 3 periods or more per day (0.6 FTE) and Classified employees working 5 hour per day (.623 FTE) or more are entitled to 100% paid medical, dental, vision benefits; in addition to an employee assistance program and a life insurance policy. Pro-rated benefits are available to members that work part-time according to their prospective union contract. You must enroll within 30 days of your hire date or the date you become benefit eligible.

Note: Employee of ESUHSD whose spouse/domestic partner is also a district employee, are not entitled to coverage as a subscriber and a dependent on any of our medical plans. In lieu of the "double coverage", these employees will receive an HRA benefit. (See Benefit Coordinator for details.)

Eligible dependents and required verification of eligibility:

- All Dependents (dependents must reside in the United States)
 - Social Security Number & Date of Birth for all eligible dependents and beneficiaries
- Spouse/Domestic Partner (who are NOT in the armed forces)
 - Marriage Certificate
 - Certificate of Domestic Partnership or completion of District's Domestic Partner Agreement Packet
- Children (medical until age 26) (dental & vision 19-25 if full time student)
 - Birth Certificates
 - Legal Adoption Decree or Court signed and sealed Legal Guardianship papers
 - Student Certification (required for dental/vision for dependent age 19-25)
 - **Exception:** Children who are physically or mentally incapable of self-support, as determined by the child's physician, may continue on your coverage beyond the normal age limit, if the child has been a continuous dependent listed on the plan, the disability continues and the child remains unmarried. In order to qualify, documentation must be filed with a medical carrier prior to the child reaching the limiting age. Contact the Benefits Office for medical carrier required forms to be completed by the child's physician.

Making Changes to Your Benefit Elections

Open Enrollment

You may make changes to your insurance benefits once per year in May during the District's annual open enrollment period with changes effective July 1 of each year. All selected coverages are in general effective for a full plan year (July 1 through June 30), unless you have a change in status or terminate employment. Such changes are subject to any bargaining agreements or applicable law.

Life Events:

Allowable enrollment change outside of our Annual Open Enrollment Period (Must be within 30 days of event).

- Newly eligible employees (i.e., FTE changes, returning from leave of absence)
- Newly eligible dependents (i.e., marriage, birth, adoption or placement for adoption, legal guardianship)
- When an employee or a dependent does not enroll for the district medical coverage because he/she has other coverage, IRS rules permit enrollment at times other than Open Enrollment when loss of the other coverage occurs, provided the loss of coverage is through no fault of the dependent
- You will have 31 days to drop a dependent due to loss of dependent status (i.e., divorce, dissolution of domestic partnership, loss of guardianship, dependent moved out of United States, join the armed forces)

Medical Benefits Overview

East Side Union High School District provides employees with three medical plans from which to choose:

- Kaiser HMO
- Aetna HMO
- ESUHSD Preferred Provider Organization (PPO) on the Aetna PPO Network

All of the District's medical plan options are designed to provide you with cost-effective, comprehensive coverage. While each plan covers most of the same services, the provider networks, and your out-of-pocket medical expenses vary due to the type of services you receive.

The self-funded PPO plan, administered by Aetna, allows you to access covered medical services from any provider you wish, however you must pay attention to whether the provider/facility is 'In-Network' or 'Out-of-Network'. Plan reimbursement for 'Out-of-Network' services will be lower, meaning more out-of-pocket expense and out-of-network balance billing.

The Kaiser Permanente HMO plan requires you to use their providers and facilities (except for emergencies).

The table below provides a comparison of highlights between the three plans. For further details, please refer to the vendor plan descriptions or contact the vendor directly.

	HMO Plans		East Side Self-Funded PPO Plan	
	Kaiser	Aetna HMO	In-Network	Out-of-Network
Calendar Year Deductible	None	None	\$100/individual \$300/family	\$100/individual \$300/family
Coinsurance	100%	100%	90%	80%
Out-of-Pocket Maximum Non-Classified Employees	\$1,500/individual \$3,000/family	\$1,500/individual \$3,000/family	\$1,000/individual \$2,000/family	\$1,000/individual \$2,000/family
Out of Pocket Maximum- Classified Employees Only	\$1,500/individual \$3,000/family	\$800/individual \$1,600/family	\$500/individual	\$1,000/individual
Lifetime Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited

Hospitalization

Room and Board	100%	100%	90%	80%
X-Ray and Lab	100%	100%	90%	80%
Emergency Room	\$50 copay; waived if admitted	\$50 copay; waived if admitted	90%	90%
Mental Health Services	Inpatient: 100% Outpatient: \$20 copay	Inpatient: 100% Outpatient: \$20 copay	Inpatient: 90% Outpatient: \$20 copay	Inpatient: 80% Outpatient: 80%
Substance Abuse Services	Inpatient: 100% (detoxification only) Outpatient: \$20 copay	Inpatient: 100% Outpatient: \$20 copay	Inpatient: 90% Outpatient: \$20 copay	Inpatient: 80% Outpatient: 80%

Physician Services

Office Visits	\$20 copay	\$20 copay	\$20 copay	80%
Well Baby Care	100% (up to age 2)	100% (up to age 2)	100% (up to age 2)	80%
Immunizations	100%	100%	100%	80%
Adult Routine Exams	100%	100%	100%	80%
Maternity Care	100%	100%	90%	80%
Chiropractic Care	\$15 copay (30 visits/calendar year)	\$5 copay (40 visits/calendar year)	80% (25 visits/year)	80% (25 visits/year)
Acupuncture	Not covered	\$15 copay	Maximum plan pays \$35 per visit (\$350 max/calendar year)	

	HMO Plans		East Side Self-Funded PPO Plan	
	Kaiser	Aetna HMO	In-Network	Out-of-Network
Home Healthcare/Private Nursing	100% (100 visits/calendar year)	\$20 copay (120 visits/calendar year)	80% (100 visits/calendar year)	
Skilled Nursing Facilities	100% (100 days/calendar year)	100% (100 days/benefit period)	100% for the first 10 days, then 80% (lifetime maximum of 180 days)	
Physical, Occupational and Speech Therapy	\$20 copay	\$20 copay	80% after deductible	

Prescription Drugs

Rx Out-of-Pocket Maximum Non-Classified Employees	N/A	N/A	\$500 individual, \$1,000/family
Rx Out-of-Pocket Maximum Classified Employees	N/A	N/A	\$4,500/individual, \$9,000/family
Generic	\$15 copay (30 day supply)	\$15 copay (30 day supply)	\$15 copay (34-90 day supply)
Brand	\$30 copay (30 day supply)	\$30 copay (30 day supply)	\$30 copay (34-90 day supply)
Mail Order	Generic: \$30 copay Brand: \$60 copay (90 day supply)	Generic: \$15 copay Brand: \$30 copay (90 day supply)	Generic: \$15 copay (90 day supply) Brand: \$30 copay (90 day supply)



Dental Benefits

Administered by Delta Dental

You will pay less out of your pocket if you use dentists who are contracted with Delta Dental. **If you choose to use out-of-network dentists, you will pay the percentage listed below based on the usual and customary charge (UCR) plus the balance for fees above the UCR.**

You may access provider information at www.deltadentalins.com. The site is available 24/7 and allows you to search for providers and filter your search results to find the best provider for you.

Delta Dental: East Side Self-Funded PPO Plan	
Maximum Annual Benefit	\$2,000/person
Calendar Year Deductible	None
	September 1st through August 31st
Preventative* - oral examinations, fluoride treatment, space maintainers, specialist consultation	70% - 100% 70% 1st year, increases 10% each consecutive year to a max of 100%. If there is a break in service, the coinsurance goes back to 70%
Basic - oral surgery (extractions), fillings, root canals, periodontal (gum) treatment, sealants	70% - 100% 70% 1st year, increases 10% each consecutive year to a max of 100%
Crowns, Jackets, Cast Restorations	70% - 100% 70% 1st year, increases 10% each consecutive year to a max of 100%
Prosthetic Benefits -bridges, partial dentures, full dentures	Classified and Management & Administration/Confidential Employees: 70% of contract allowance Certificated & Adult Education Employees: 50% of contract allowance
Orthodontic Benefits - for dependent children to age 25	50%, subject to a \$1,000 lifetime maximum/person
Dental Accident Benefits	100% of Delta dentist's allowed fee separate (\$1,000 maximum per person, per calendar year)

*Three cleanings per year in-network, two per year out-of-network

Note: Delta Dental percentage of coinsurance/employee is tracked on a calendar year basis.

When choosing a dentist, you receive a higher level of discounts if you select an in-network dentist



Vision Benefits

Administered by VSP

East Side Union High School District recognizes that Vision care is an important part of overall health, and offers coverage from Vision Service Plan (VSP). The plan covers yearly eye exams, lenses, lens enhancements, and contacts, but frames are covered every 24 months. You can see any provider you wish, but will receive greater discounts when using a VSP provider.



You may access provider information at www.vsp.com. The site is available 24/7 and allows you to search for providers and filter your search results to find the best provider for you.

Vision Service Plan		
	In-Network	Out-of-Network
Copay	\$15	\$15
Exam every 12 months	100% after copay	Up to \$45 after copay
Lenses every 12 months		
Single	100% after copay	Up to \$30 after copay
Bi-Focal	100% after copay	Up to \$50 after copay
Tri-Focal	100% after copay	Up to \$65 after copay
Lenticular	100% after copay	Up to \$100 after copay
Frames once every 24 months	Up to \$120 after copay	Up to \$70 after copay
Contact lenses in lieu of frames/glasses every 12 months		
Visually necessary*	75% of U&C after copay	Up to \$210 after copay
Elective	Up to \$150 plus 15% discount off of cost of contact lens exam, fitting and evaluation	Up to \$105

* Visually necessary contacts require pre-approval from VSP

Life Insurance and AD&D Benefits

Administered by Unum

East Side Union High School District provides active eligible employees with Life and Accidental Death & Dismemberment (AD&D) Insurance Coverage through Unum Life Insurance Company. There is no cost to you for Basic Life Insurance.

In addition to the Basic Life and AD&D coverage, the District also offers Voluntary Term Life & AD&D Coverage through Unum. You may elect anywhere from \$10,000 up to the lesser of five times your salary or \$500,000 in \$10,000 increments. Spousal and dependent coverage is also available under the Voluntary Life and AD&D Plan.

When you enroll in Life Insurance, you will need to designate one or more beneficiaries.

Basic Life/AD&D Plan	
Basic Life	\$40,000
Accidental Death & Dismemberment	Same as life insurance benefit
Repatriation Benefit	Not to exceed the lesser of \$5,000 or 10% of the life benefit
Seat Belt Benefit	\$25,000
Airbag Benefit	\$5,000
Age Reduction Formula	Benefit reduces by 33% at age 70, and up to 50% of the original amount at age 75
Employer Contribution	100%

Voluntary Term Life/AD&D	
Employee Coverage	Up to 5 times salary in increments of \$10,000 up to \$500,000
Spouse Coverage*	Up to 100% of employee amount in increments of \$10,000 up to \$500,000
Child Coverage*	Up to 100% of employee amount in increments of \$2,000 up to \$10,000

In order to purchase Life and AD&D coverage for your spouse and/or child, you must purchase Life and AD&D coverage for yourself.

Employee Assistance Program (EAP)

Administered by Unum

East Side Union High School District provides free confidential services to help employees and their eligible dependents address life and work issues through the Unum Employee Assistance Program (EAP). Health Advocate provides 24/7 phone access to Master's-level staff clinicians for information, assessment, action planning, crisis intervention assistance, short-term resolutions, and referrals.

Consultations can fall in to any of the following categories:

- Emotional Wellbeing
- Financial Services
- Personal or Work Relationships
- Addiction and Recovery
- Resources for Child and Eldercare
- Legal Services

Employee Assistance Program (EAP) Unum

Unum offers a comprehensive EAP service, with an extensive network. Clinicians, consultants and trainers all work together to help employees manage emotional health, family and work-related challenges.

Employee and dependents of East Side Union High School District are eligible for three visits per six month period.

For more information, call **800.854.1446** or visit www.unum.com/lifebalance.

Tax Savings Benefits Flexible Spending Accounts

Administered by American Fidelity

East Side Union High School District offers employees two flexible spending accounts (FSAs) through American Fidelity Assurance Company – Healthcare and Dependent Care – that allow you to use pre-tax dollars to pay for certain health and dependent care expenses. You can participate in one or both of the accounts. Each year, you decide how much to contribute on a pre-tax basis. The annual amount you elect is deducted from your paycheck in equal amounts each pay period. As you incur eligible expenses during the year, you can request reimbursement with your untaxed money from the appropriate account.

Healthcare Flexible Spending Account (FSA)

The Healthcare Flexible Spending Account allows you to pay for certain Healthcare expenses that are not covered or only partially covered by your Healthcare plans (medical, dental, vision and prescription drug). Examples of eligible expenses include, but are not limited to, copays for office visits and prescription drugs, coinsurance, deductibles, and fees for acupuncture, chiropractic care, laser eye surgery and orthodontia.

Eligible expenses can be incurred by you, or any of your eligible dependents. You can contribute up to \$2,700 per year to the Healthcare Spending Account. You can rollover up to \$500 of your unused balance into the next plan year.

Refer to the American Fidelity website, www.americanfidelity.com for a complete list of eligible expenses and for details about the rollover provision.

Dependent Care Flexible Spending Account (FSA)

The Dependent Care Spending Account is designed for people who need dependent care so that they can work. You are eligible to participate if you are single or married. However, if you are married, your spouse must either work, go to school full-time or be unable to care for your eligible dependents due to a disability in order for you to use the Dependent Care Spending Account.

Dependent care can be for your children, spouse or parents. Dependents must live with you and be claimed as a dependent on your federal income tax return. The most you can contribute per year to the Dependent Care Spending Account is \$5,000 per IRS household.

Important IRS Rules

1. Plan carefully! Any FSA money that has not been used by the following school year will be forfeited. This is sometimes known as the “Use It or Lose It” rule.
2. You cannot change or stop your FSA contributions during the year unless you terminate employment.
3. Money cannot be transferred between accounts. For example, you cannot use your Dependent Care FSA to reimburse yourself for Healthcare expenses and vice versa.



Additional Voluntary Benefits

In addition to the Voluntary Life/AD&D and Flexible Spending Account programs highlighted on the previous pages, East Side Union High School District offers additional voluntary/optional benefits to you and your eligible dependents. These optional supplemental plans are designed to complement the ESUHSD medical and disability plans with premium payments through convenience payroll deduction.

Enrollment is only available during the annual Open Enrollment period, or during your New Hire window.

Voluntary Benefits from American Fidelity Assurance Company

Available Benefits:

- Section 125 FSA and Dependent Day Care Accounts
- Disability Income Insurance
- Cancer Insurance
- Life Insurance
- 403(b) Annuities
- Accident Only Insurance

Contact American Fidelity Assurance Company at **800.365.8306** or **916.683.8306** or www.americanfidelity.com.

Voluntary Term Life and AD&D from Unum

All eligible employees working at least 30 hours or more, qualify to purchase additional coverage up to 5 times your annual salary to a maximum of \$200,000 for yourself, \$50,000 for your spouse/domestic partner and \$10,000 for your eligible children. For questions, contact Unum Customer Service at **800.421.0344** or www.Unum.com.

Planning for Retirement with TSA Consulting Group

A 403(b)/457(b) plan can supplement your pension. Most pension plans, even when combined with Social Security benefits, may not provide enough to make it through retirement, especially with growing healthcare costs.

TSA Consulting Group is the Third Party Administrator for the ESUHSD 403(b) and 457 Plans. To inquire about approved vendors for ESUHSD, FAQ, Forms or to access a financial retirement calculator, please visit www.tsacg.com/individual/plan-sponsor/california/east-side-union-high-school-district/.

Legal Shield/Identity Theft

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. Legal Shield has you covered.

Legal Shield also monitors your identity from every angle and ensures everything connected to you is safe. You will receive an immediate notice in an identity theft emergency. Legal Shield is available 24 hours a day, 365 days a year. Visit www.legalshield.com/info/esuhsd for more information.

Commuter Benefits by the P&A Group

The Commuter Benefit enables you to use pre-tax deductions to pay for work-related parking or transit expenses. The money you elect to withhold for commuter is credited to a debit card which you can use to pay for our parking and/or transit costs. For more information, contact Lisa Alarcon, Benefits Coordinator at alarconl@esuhsd.org.

Santa Clara County Federal Credit Union

www.sccfcu.org

Tickets at Work

Access exclusive savings on movie tickets, theme parks, hotel, tours, Broadway & Vegas shows, and more. For more information, please visit Ticketsatwork.com, Company code: ESUHSDSV.

Cost Sharing – Medical, Dental, Vision

East Side Union High School District pays 100% of the cost for some benefits and shares the cost of other benefits with employees. Active employees pay 100% for any other voluntary benefit elections. Contributions by active employees for medical and dental coverage, and for flexible spending accounts, are deducted from paychecks on a pre-tax basis before federal income taxes, Social Security, and unemployment taxes are withheld. Similar income tax treatment applies in California when permitted by California law.

See the charts below to determine the value of your benefits based on your job classification.

Classified Employees					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$726.15	\$1,072.09	\$992.63	\$59.46	\$10.77
Employee +1	\$1,452.29	\$2,251.46	\$1,985.27	\$112.96	\$21.51
Employee + Family	\$2,054.99	\$3,216.30	\$3,226.05	\$193.23	\$34.63

2021-2022 Monthly Benefit Cost, 100% Paid by East Side Union High School District

Certificated Employees					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$703.51	\$1,063.12	\$980.62	\$59.46	\$10.77
Employee +1	\$1,407.01	\$2,232.58	\$1,961.23	\$112.96	\$21.51
Employee + Family	\$1,990.91	\$3,189.37	\$3,187.02	\$193.23	\$34.63

2021-2022 Monthly Benefit Cost, 100% Paid by East Side Union High School District

Administrative, Management and Confidential Employees					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$703.51	\$1,063.12	\$980.62	\$49.50	\$10.77
Employee +1	\$1,407.01	\$2,232.58	\$1,961.23	\$94.03	\$21.51
Employee + Family	\$1,990.91	\$3,189.37	\$3,187.02	\$156.06	\$34.63

2021-2022 Monthly Benefit Cost, 100% Paid by East Side Union High School District

Adult Education Teachers					
	Kaiser	Aetna HMO	Aetna PPO	Delta Dental	VSP
Employee Only	\$620.00	\$1,063.12	\$980.62	\$59.46	\$10.77
Employee +1	\$1,239.99	\$2,232.58	\$1,961.23	\$112.96	\$21.51
Employee + Family	\$1,754.60	\$3,189.37	\$3,187.02	\$193.23	\$34.63

2021-2022 Monthly Benefit Cost, 100% Paid by East Side Union High School District



Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email	Group #
Medical	Kaiser	800.464.4000	www.kaiserpermanente.org	Classified Employees: #855
				Adult Education Employees: #24200
				Certificated and Management & Administration/ Confidential Employees: #24040
Medical	Aetna Self-funded PPO & HMO	888.290.8037	www.aetna.com	PPO group #108423 HMO group #142540
Dental	Delta Dental PPO	866.499.3001	www.deltadentalins.com	Classified Employees: #6585
				Certificated, Adult Education, and Admin/Confidential Employees: #6178
				Management Employees: #6592
Voluntary Vision	Vision Service Plan (VSP)	800.877.7195	www.vsp.com	#12077044
Life and AD&D	Unum		www.unum.com	Basic Life and AD&D #145452
				Voluntary Term Life and AD&D #145453
	American Fidelity (FSA)	800.365.8306	www.americanfidelity.com	N/A
Employee Assistance Program (EAP)	Unum (EAP)	800.854.1446	www.unum.com/lifebalance	#ESUHSD
Benefits Coordinator	Lisa Alarcon	408.347.5141	https://ESUHSD.BenefitHub.com/ Alarconl@ESUHSD.org	N/A

This brochure provides highlights of the benefits provided at the East Side Union High School District effective July 1, 2021. If there are any discrepancies between this summary and the plan contracts, the plan contracts will prevail.

If you need detailed information regarding benefits, please contact: Lisa Alarcon, Benefits Coordinator.



Additional Information

Your Payment Responsibility – Non-PPO Providers

The amount the plan pays for covered services provided by non-network providers is based on a maximum allowable amount for the specific service rendered. Although your plan stipulates an out-of-pocket maximum for out-of-network services, please note the maximum allowed amount for an eligible procedure may not be equal to amount charged by your out-of-network provider. Your out-of-network provider may bill you for the difference between the amount charged and the maximum allowed amount. This is called balance billing and the amount billed to you can be substantial. The out-of-pocket maximum outlined in your policy will not include amounts in excess of the allowable charge and other non-covered expenses as defined by your plan. The maximum reimbursable amount for non-network providers can be based on a number of schedules such as a percentage of reasonable and customary or a percentage of Medicare. Contact your claims payer or insurer for more information. The plan document or carrier's master policy is the controlling document, and this Benefit Highlight does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual plan language.

Notice of Special Enrollment Rights

If you are declining enrollment for yourself or any of your dependents 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). However, you must request enrollment within 30 days after other coverage ends. 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. We urge you to notify us as soon as possible, including before the effective date of the event. To request special enrollment or obtain more information, contact the Human Resources Department.

Notice Regarding the Newborns' 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). If you would like more information, please visit www.dol.gov/EBSA.

Notice of Women's Health and Cancer Rights Act (WHCRA)

Our medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all states of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

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. Please review the plan option you elected to determine the actual deductible and coinsurance provisions. Contact the Human Resources Department for more information.

HIPAA Special Enrollment Notice

Our records show that you are eligible to participate in the Health Plan.

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

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment 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 your dependents in this plan if they lose eligibility for the other coverage (or if the employer stops contributing toward your dependents' other coverage). However, you must request enrollment within 30 days after 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 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 your dependents in this plan if they lose eligibility for the other coverage. However, you must request enrollment within 60 days after 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 your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Medicaid or a State Children's Health Insurance Program. If 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 your dependents in this plan. However, you must request enrollment within 60 days after 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 the Human Resources Department.

Children's Health Insurance Program (CHIP)

If you lose our company health coverage and if you or your children are eligible for Medicaid or CHIP, your State may have a premium assistance program that can help pay for coverage. Some States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

Summary of Benefits and Coverage

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across plans. The SBCs are available from Human Resources.

Continuation Of Coverage Rights

Your group health plan may contain certain options to continue your and or your dependent's health benefits following termination of coverage. These continuation options may include federal COBRA rights, conversion rights, and/or state mandated continuation rights. Commencing January 1, 2014, State and Federal Marketplace exchanges can also provide medical coverage with no health questions plus you may be eligible to qualify for a subsidy to make the coverage affordable to you. Additionally, your group life insurance certificates or booklets may also include and describe certain continuation options that may be available to you. Please examine your options carefully before declining this coverage. You should be aware that companies selling individual health insurance typically require a review of your medical history that could result in a higher premium or you could be denied coverage entirely.

Notice Of Availability Of Privacy Practices

Our company provides health care benefits and related benefits to eligible employees and their eligible dependents. By so doing, it may create, receive, use, and maintain health information about plan participants which is protected by federal law (protected health information or PHI). The Health Insurance Portability and Accountability Act (HIPAA) requires health plan(s) to provide plan participants and others with a notice of the plan's privacy practices with regard to the health information it creates and maintains in the course of providing benefits (Notice of Privacy Practices). This Notice of Privacy Practices describes the ways the plan uses and discloses PHI. To obtain a copy of the plan's Notice of Privacy Practices, you should contact the member services department for your health coverage. Their contact information is located on your ID card the notice is generally available on their respective websites. Additionally, you may contact our Human Resources department.

More Information

More information about your rights can be found in your Summary Plan Description, insurance certificates or booklets, as well as any required notices that are sent to you separately regarding these rights. If you would like more information about any of these notices, please contact the Human Resources Department.



This benefit summary prepared by



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