Health Care Reform Notifications

This notice includes information about the Patient Protection and Affordable Care Act that was recently passed and provides you with important information that you need to know. Please read this information carefully and contact your HR Department for further clarification.

Patient Protection

The Plan generally allows the designation of a primary care provider, but it is not required. 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. For information on how to select a primary care provider, and for a list of the participating primary care providers, please contact the customer service phone number on your medical ID card.

For children, you may designate a pediatrician as the primary care provider, but it is not required.

You do not need prior authorization from the insurer 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, please contact the customer service phone number on your medical ID card.

Non-Grandfathered Plan Notice

This Plan is a “non-grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act) and will comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on essential benefits.

Questions regarding which protections apply can be directed to the plan administrator. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered and non-grandfathered health plans.

Notice Lifetime Limit No Longer Applies and Enrollment Opportunity

The lifetime limit on the dollar value of benefits under the group health plan no longer applies.

Notice of Extension of Dependent Coverage to Age 26

The limiting age for eligible children has been extended to age 26. Coverage will terminate based on the plan document rules.