

# Annual Notices

## Notice of Special Enrollment Rights

If you decline 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 towards your or your dependents' 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. To request special enrollment or obtain more information, contact Colleen Rees at 573.335.1867 or email at [benefits@capetigers.com](mailto:benefits@capetigers.com).

## Health Insurance Marketplace Coverage Options

Individuals have an option to purchase private health insurance through the public Health Insurance Marketplace that was established in connection with health care reform. For more information on coverage options available through the Health Insurance Marketplace, please visit [www.healthcare.gov](http://www.healthcare.gov). For comparison purposes, information on your health plan options through Cape Girardeau Public Schools can be found on the Human Resources/Benefits website at <http://www.capetigers.com>.

## Women's Health and Cancer Rights Act (WHCRA) of 1998

If you have had or going to have a covered 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 consultations with the attending physician and the patient, for:

- ❖ All states of reconstruction of the breast on which the mastectomy was performed
- ❖ Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- ❖ Prosthesis, and;
- ❖ Treatment of physical complications of the mastectomy, including lymphedema.

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

### **Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA)**

The Children's Health Insurance Program Reauthorization Act of 2009 is a premium assistance program for employees who are eligible for health coverage from their employer, but are unable to afford the premiums. States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

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, you can contact your state Medicaid or CHIP office. You can also call 1-877-KIDS NOW or visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply.

### **Medicare Part D - Creditable Coverage Disclosure Notice**

If you are Medicare-eligible, there are two important things you need to know about your current coverage and Medicare's prescription drug coverage. First, 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.

Second, the Cape Girardeau Public Schools determined that the prescription drug coverage offered by Express Scripts is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is 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.

If you are considering joining Medicare's prescription drug coverage, 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. For more information about Medicare's prescription drug coverage please visit: [www.medicare.gov](http://www.medicare.gov).

### **Newborns' and Mothers' Health Protection Act of 1996**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital lengths 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 delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier. Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification.

## **HIPAA Privacy Notice**

The School Board of Cape Girardeau County is concerned about your privacy, and maintains a strict privacy policy. Pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the School Board has implemented procedures to ensure full compliance with all federal privacy protection laws and regulations. For more information about our privacy practices, contact the Human Resources Department.

If you have a complaint, please contact:

Cape Girardeau Public Schools  
Joshua Crowell, Compliance Officer  
301 N. Clark  
Cape Girardeau, MO 63701

You may also contact the Compliance Officer by:

Email: [crowellj@capetigers.com](mailto:crowellj@capetigers.com)

Telephone: 573.335.1867

## **Complaints**

If you are concerned that we violated your privacy rights or you disagree with a decision we made about access to your records, you may send a written complaint to the U.S. Department of Health and Human Services – Office of Civil Rights. The person listed above can provide you with the appropriate address upon request or you may visit [www.hhs.gov/ocr](http://www.hhs.gov/ocr) for information.

### **More information:**

If you would like more information about these Annual Notices, please review the information posted on the Benefits page at [www.capetigers.com](http://www.capetigers.com) or contact Colleen Rees at 573.335.1867 or email at [benefits@capetigers.com](mailto:benefits@capetigers.com).