

NOTICES

WHCRA Annual Notice

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at **800.244.6224** for more information.



IMPORTANT NOTICE 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 your employer 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.

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.

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 a higher premium (a penalty) if you later decide to 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 through December 7th. This may mean that you may have to wait to join a Medicare drug plan and that you may pay a higher premium (a penalty) if you join later. You may pay that higher premium (a penalty) as long as you have Medicare prescription drug coverage. However, if you lose creditable prescription drug coverage, through no fault of your own, you will be eligible for a sixty (60) day Special Enrollment Period (SEP) to join a Part D plan.

If you decide to join a Medicare prescription drug plan, your current employer-sponsored group coverage may or may not be affected, depending on your current plan. With some plans, individuals can keep the coverage and have it coordinate with the Medicare drug coverage. In other cases, the employer-sponsored plan will end for the individual and all covered dependents when the person enrolls in a Medicare drug plan. If you do decide to join a Medicare drug plan and drop your employer-sponsored coverage, be aware that you and your dependents may not be able to get this coverage back. Check with your employer's Benefits Department to determine your options.

You should also know that if you drop or lose your coverage with your employer 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 prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium may go up by at least 1% of the base beneficiary premium per month for every month that you did not have coverage. For example, if you go nineteen months without coverage, your premium may consistently be at least 19% higher than the 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.

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 your employer changes. You also may request a copy.

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 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 www.socialsecurity.gov, or call them at 800.772.1213 (TTY 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 whether or not you are required to pay a higher premium (a penalty).

IMPORTANT NOTICE

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 March 17, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid http://myalhipp.com/ 1.855.692.5447	KANSAS – Medicaid https://www.kancare.ks.gov/ 1.800.792.4884 HIPP Phone: 1.800.967.4660	NORTH DAKOTA – Medicaid https://www.hhs.nd.gov/healthcare 1.844.854.4825
ALASKA – Medicaid The AK Health Insurance Premium Payment Program http://myakhipp.com/ 1.866.251.4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx	KENTUCKY – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): http://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Email: KIHIPP.PROGRAM@ky.gov 1.855.459.6328 KCHIP Website: https://kynect.ky.gov 1.877.524.4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	OKLAHOMA – Medicaid and CHIP http://www.insureoklahoma.org 1.888.365.3742 OREGON – Medicaid and CHIP http://healthcare.oregon.gov/Pages/index.aspx 1.800.699.9075
ARKANSAS – Medicaid http://myarhipp.com/ 1.855.MyARHIPP (855.692.7447)	LOUISIANA – Medicaid www.medicaid.la.gov or www.ldh.la.gov/lahipp 1.888.342.6207 (Medicaid hotline) or 1.855.618.5488 (LaHIPP)	PENNSYLVANIA – Medicaid and CHIP https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html 1.800.692.7462 https://www.pa.gov/agencies/dhs/resources/chip.html CHIP Phone: 1.800.986.KIDS (5347)
CALIFORNIA – Medicaid Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp 916.445.8322 Email: hipp@dhcs.ca.gov Fax: 916.440.5676	MAINE – Medicaid https://www.mymaineconnection.gov/benefits/s/?language=en_US 1.800.442.6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms 1.800.977.6740 TTY: Maine relay 711	RHODE ISLAND – Medicaid and CHIP http://www.eohhs.ri.gov/ 1.855.697.4347 Direct RlTe Share Line 401.462.0311
COLORADO – Health First Colorado (CO Medicaid Program) & Child Health Plan Plus (CHP+) 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): https://www.mycohibi.com/ HIBI Customer Service: 1.855.692.6442	MASSACHUSETTS – Medicaid and CHIP https://www.mass.gov/masshealth/pa 1.800.862.4840 Email: masspremassistance@accenture.com TTY: 711 MINNESOTA – Medicaid https://mn.gov/dhs/health-care-coverage/ 1.800.657.3739	SOUTH CAROLINA – Medicaid http://www.scdhhs.gov 1.888.549.0820 SOUTH DAKOTA – Medicaid http://dss.sd.gov 1.888.828.0059
FLORIDA – Medicaid https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html 1.877.357.3268	MISSOURI – Medicaid http://www.dss.mo.gov/mhd/participants/pages/hipp.htm 573.751.2005	TEXAS – Medicaid https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program 1.800.440.0493
GEORGIA – Medicaid https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp 678.564.1162, Press 1 GA CHIPRA: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra 678.564.1162, Press 2	MONTANA – Medicaid http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Email: HHSHIPProram@mt.gov 1.800.694.3084	UTAH – Medicaid and CHIP Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
INDIANA – Health Insurance Premium Payment Program All other Medicaid: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration: 1.800.403.0864 Member Services Phone: 1.800.475.4584	NEBRASKA – Medicaid http://www.ACCESSNebraska.ne.gov 1.855.632.7633 Lincoln: 402.473.7000 Omaha: 402.595.1178	VERMONT – Medicaid https://dvha.vermont.gov/members/medicaid/hipp-program 1.800.250.8427
IOWA – Medicaid and CHIP Hawki https://hhs.iowa.gov/programs/welcome-iowa-medicaid 1.800.338.8366 Hawki Website & Phone: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki 1.800.257.8563 HIPP Website & Phone: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp 1.888-346-9562	NEVADA – Medicaid http://dhcfp.nv.gov 1.800.992.0900	VIRGINIA – Medicaid and CHIP https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicare and CHIP Phone: 1.800.432.5924
NEW HAMPSHIRE – Medicaid https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program 603.271.5218 Toll Free/HIPP program: 1.800-852-3345 Ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov	NEW JERSEY – Medicaid and CHIP Medicaid: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ 1.800.356.1561 CHIP Premium Assistance: 609.631.2392 CHIP: http://www.njfamilycare.org/index.html 1.800.701.0710 TTY: 711	WASHINGTON – Medicaid https://www.hca.wa.gov/ 1.800.562.3022
	NEW YORK – Medicaid https://www.health.ny.gov/health_care/medicaid/ 1.800.541.2831	WEST VIRGINIA – Medicaid and CHIP https://dhr.wv.gov/bms/ or http://mywvhipp.com/ Medicaid: 304.558.1700 CHIP toll-free: 1.855.MyWVHIPP (1.855.699.8447)
	NORTH CAROLINA – Medicaid https://medicaid.ncdhhs.gov/ 919.855.4100	WISCONSIN – Medicaid and CHIP https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm 1.800.362.3002
		WYOMING – Medicaid https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ 1.800.251.1269

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