

Important HealthFlex Information from Wespath

Under federal laws and regulations, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Wespath Benefits and Investments (Wespath) is required to provide certain health care notices to you upon becoming eligible or enrolling into HealthFlex¹ (the “Plan”) and at certain other times. The following is a list of the required notices and a brief description of each notice.

- **Coverage for Reconstructive Surgery Following Mastectomy**
This notice describes the mastectomy-related benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA).
- **HealthFlex Notice of Privacy Practices**
This notice explains your rights and the Plan’s legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI.
- **Important Notice About Your Prescription Drug Coverage and Medicare**
This notice contains information about current prescription drug coverage under the Plan and about options under Medicare Part D’s prescription drug coverage. It also explains what happens to your Plan coverage if you decide to join a Medicare Prescription Drug Plan.
- **Medicaid and the Children’s Health Insurance Program (CHIP)**
This notice informs you of the states that offer premium assistance programs that can help pay for health coverage for your children. These states use funds from their Medicaid or Children’s Health Insurance Program (CHIP) programs to help low-income families who are eligible for employer-sponsored health coverage but need assistance in paying their health premiums.
- **Michelle’s Law Notice**
This notice describes circumstances in which your dependent may be eligible to continue to be covered as a dependent if he or she loses full-time student status due to a serious injury or illness.
- **Notice of Lifetime Limits No Longer Applicable**
This notice explains that the lifetime limit on the dollar value of essential health benefits under HealthFlex no longer applies. Although HealthFlex does not generally terminate coverage for participants upon reaching a lifetime limit, individuals whose coverage may have ended by reason of reaching a lifetime limit under the Plan are eligible to enroll in the Plan under a special enrollment right.
- **Special Enrollment and Change of Status Event Provisions**
This notice describes the Special Enrollment Events which may allow you and your eligible dependents to enroll into the Plan upon the loss of other health coverage or make election changes if you are currently enrolled.
- **Statement of Rights Under the Newborns’ and Mothers’ Health Protection Act (NMHPA)**
This notice explains that a group health plan may not restrict benefits for any hospital length of stay in connection with childbirth for a mother or her newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section. In consultation with and approval by the mother, the physician may discharge the mother and her newborn prior to the 48- or 96-hour requirement.
- **Women’s Preventive Services Under the Affordable Care Act**
This notice explains that, under the Patient Protection and Affordable Care Act [(PPACA), also called the Affordable Care Act or ACA], expanded coverage for women’s preventive health care services became effective January 1, 2013 for women in HealthFlex plans. The new guidelines expand on the coverage of women’s preventive services that health plans, including HealthFlex, are required to provide without cost-sharing, e.g., without co-payments, co-insurance or deductibles to be paid by the participant.

¹ HealthFlex Exchange is part of HealthFlex

To obtain a copy of these notices, please visit Wespath’s website at wespath.org and enter “Regulatory Notices” in the search tool. You may also obtain a copy by contacting Wespath at **1-800-851-2201**. Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time.