

2022

Benefits Guide

An overview of the wide array of benefits provided by Riverplace Counseling Center to help you enjoy increased well-being and financial security.

These benefits are effective on January 01, 2022.

Contents

Riverplace Counseling Center is proud to offer a comprehensive benefits package for you and your family. This program is designed to take great care of you when you need it. Make sure to explore your options to help you make the selections that best meet your needs.

Benefits Offered

Throughout this booklet we will cover the following employee benefits being offered by Riverplace Counseling Center.

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Basic Life Insurance
- Voluntary Life Insurance
- Short Term Disability Insurance
- Long Term Disability Insurance



This document does not replace the certificate booklets or Summary Plan Descriptions (SPDs). The benefits described in this document are only summaries; in case of error and for all claim adjudication, the Master Contracts will prevail. Riverplace Counseling Center reserves rights to change, amend, terminate, or otherwise alter any plan at any time. Please refer to your certificates for more details and complete information.

Benefits Eligibility

As an employee of Riverplace Counseling Center you may opt-in to annual benefits for you and your dependents when you meet certain work requirements.

Eligible dependents

In addition to the employee, the following dependents are eligible to receive benefits:

- Employee
- Legal Married Spouse
- Legal Children
- Stepchildren
- Domestic Partners



Work requirements

All regular, full-time employees scheduled to work 32 hours a week or more and their eligible dependents are benefit eligible.

When your benefits begin

All benefits begin on the first of the month following 30 days of employment.

Benefits Summary

Riverplace Counseling Center provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible employees and their dependents. These benefits are described in greater detail in this booklet.

QUESTIONS?

If you have any questions about your benefit options, please contact:

Shannon Bookwalter
shannonb@riverplacecenter.com
763.233.6462

| Coverage | Carrier | Group # | Phone | Website |
|-----------------------|----------------|---------|----------------|--|
| Medical | HealthPartners | 0692 | (800) 883-2177 | www.healthpartners.com |
| Dental | HealthPartners | 0692 | (952) 883-6000 | www.healthpartners.com |
| Vision | EyeMed | 5000164 | (866) 939-3633 | www.eyemed.com |
| Basic Life | UNUM | 434129 | (866) 679-3054 | www.unum.com |
| Voluntary Life | UNUM | 434129 | (866) 679-3054 | www.unum.com |
| Short Term Disability | UNUM | 434129 | (866) 679-3054 | www.unum.com |
| Long Term Disability | UNUM | 434129 | (866) 679-3054 | www.unum.com |

Key Terms

Annual deductible

The amount you must pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).

Out-of-pocket maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible, copays and coinsurance.

Copays & coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service and is generally billed to you after the health insurance company reconciles the bill with the providers.

Network

The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Premium

The amount you pay for your health insurance every month. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments, and coinsurance.

Preventative care

Preventive care helps detect or prevent serious diseases and medical problems before they can become major. Annual check-ups, immunizations, and flu shots, as well as certain tests and screenings, are a few examples of preventive care. This may also be called routine care.

Embedded vs non-embedded

Embedded plans effectively have two deductibles amounts within one plan; single and family. The single deductible is embedded in the family deductible, so no one family member can contribute more than the single amount toward the family deductible.

Non-embedded means the entire family deductible must be met before the plan pays.

How to Use this Booklet

Riverplace Counseling Center offers a competitive benefit package that can be shaped and molded to fit your needs. This benefits guide, along with additional communication and decision-making tools, will help you make the best health care choices for you and your family.

If you decide to enroll in benefits through Riverplace Counseling Center, some benefits will be provided automatically. Other benefits are voluntary or require you to make elections.



Update on health care reform

Effective January 1, 2019, the Tax Cuts and Jobs Act (TJCA) repealed the individual mandate to maintain health insurance or be responsible for a "shared responsibility payment". We hope to keep offering these benefits as a valuable part of your total compensation in the future. However, because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase an individual or family policy on the open market (the "marketplace").



As you go through each section of this booklet you will see which benefits require action on your behalf.

Medical Plan



What is a medical plan?

A medical plan is a type of benefit that pays all or a portion of eligible medical expenses if you or a covered family member is ill or injured.



Who is the carrier?

Your medical plans are administered through HealthPartners. The specific networks you can choose from are:

Achieve
Perform

HealthPartners
(800) 883-2177
www.healthpartners.com



Do you need to take action?

You may choose one plan for you and your dependents, including children to age 26. Your plan option may be changed once each year at annual enrollment time.

Riverplace Counseling Center pays a significant portion of your total enrolled premium for health insurance if you enroll in a plan. The amount you contribute, paid pre-tax through payroll deductions, is shown at the bottom of each plan option.

Medical Plan

Preventative Care

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporate healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations.

Through the plan offered by Riverplace Counseling Center all covered employees and dependents are eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers.

The following is a list of common services that are included in the plans offered this year.



Covered preventative care services

- Routine Physical Exam
- Well Baby and Child Care
- Well Woman Visits
- Immunizations
- Routine Bone Density Test
- Routine Breast Exam
- Routine Gynecological Exam
- Screening for Gestational Diabetes
- Obesity Screening and Counseling
- Routine Digital Rectal Exam
- Routine Colonoscopy
- Routine Colorectal Cancer Screening
- Routine Prostate Test
- Routine Lab Procedures
- Routine Mammograms
- Routine Pap Smear
- Smoking Cessation Programs
- Health Education/Counseling Services
- Health Counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and Counseling for Domestic Violence

Medical Plan

Summary of Plan Options

The following plans are your medical insurance options for the upcoming year.

| \$1,000–45 Plan | |
|---|------------------------|
| In Network | Perform & Achieve |
| Deductibles (Single / Family) – Calendar Year | \$1,000 / \$3,000 |
| Out-of-Pocket Max (Single / Family) – Calendar Year | \$6,400 / \$12,800 |
| Preventative Care | 100% coverage |
| Primary Care Visit | \$45 copay |
| Specialist Visit | \$45 copay |
| Convenience Care Visit | \$20 copay |
| Inpatient & Outpatient | ded; then 70% coverage |
| Emergency Room | ded; then 70% coverage |
| Urgent Care | \$45 copay |
| E-Visit | 100% coverage |
| Prescriptions | |
| Generic | \$5 copay / \$25 copay |
| Preferred Brand | \$60 copay |
| Non-Preferred Brand | \$150 copay |

Riverplace Counseling Center pays 70% of employee premiums . Please log into the ADP portal to see payroll deductions for yourself and your dependents if you are enrolled in the HealthPartners medical plan.

Medical Plan

Health Partners Networks



Perform

The Perform network consists of all contracted providers, excluding Mayo Clinic and Mayo Clinic Health System.

Search the Perform network at healthpartners.com/perform

Achieve

Providers in the Achieve network were selected based on their record of happier, healthier patients at a lower overall cost. Health Partners utilized surveys, claims information and overall health care data to identify the best doctors and hospitals for those living in the Twin Cities metro and Saint Cloud areas.

Search the Achieve network at healthpartners.com/achieve.

Medical Plan

HealthPartners Value Ads



Wellbeats

Exclusive access to an on-demand fitness platform with 450+ workouts for all ages, abilities, and interests. No matter where you are in your fitness journey, Wellbeats has a starting place for you.

Globalfit

Exclusive membership discounts at more than 9,000 gyms and specialty studios. Discounts on top brands like Nutrisystem, Jenny Craig, Diet-to-go and Kurbo. Health coaching programs for healthy living goals from smoking cessation to stress reduction. Access to programs and products to help enhance everyday living and total wellness.

CareLine

CareLine registered nurses are available 24/7, 365 days a year, to answer all sorts of health questions.

Call 612-339-3663 or 800-551-0859.

Assist America

Provides all the support, 24/7, you need when you're more than 100 miles from home including coordinating transport to care facilities or back home, tracking down lost luggage, finding good doctors and filling lost prescriptions.

Tobacco Cessation

Quitting tobacco may be one of the hardest things you'll ever do. But we're here to help. Maybe you've tried to quit on your own – more than once. Don't get down on yourself. Tobacco addiction is tough to overcome.

Not sure where to begin? Call us at 800-311-1052.

Medical Plan

HealthPartners Virtual Care



Virtuwell (Online Questionnaire)

Answer a few questions at virtuwell.com anytime, anywhere. Get a treatment plan and prescription from a nurse practitioner. They can help with more than 60 common conditions, and it usually takes just one hour!

Your medical plan pays for your visits and treatment. Plus, follow-up calls about your treatment are free. If you need to be seen in person, we'll let you know – but it's not usually needed.

****Available anywhere in the U.S. to residents of AZ, CA, CO, CT, IA, MI, MN, NY, ND, PA, SD, VA, and WI.**



Doctor on Demand (Video Chat)

See a doctor in minutes. Live video visits include assessment, diagnosis, and prescription when necessary. Video capabilities are required and service is available 24/7. Visits to treat conditions like colds, the flu, and allergies never cost more than \$59, it can cost more depending on the visit type (mental health for example).

Visit <https://doctorondemand.com> to get started!

Dental Insurance



What is Dental Insurance?

Dental insurance is designed to pay a portion of the costs associated with dental care. Like medical insurance there can be copays, deductible and coinsurance for certain type of services; however preventive services are almost always covered at 100%.



Who is the provider?

Your Dental Insurance is provided by HealthPartners.

HealthPartners
(952) 883-6000
www.healthpartners.com



Do you need to take action?

You will need to make an enrollment election every year to participate in the dental plan.

Dental Insurance

Summary of Coverage

The following plans are your dental insurance options for the upcoming year.

| | HealthPartners Distinctions 1 | HealthPartners Distinctions 1 |
|---|-------------------------------|-------------------------------|
| In Network | Benefits Level 1 | Benefit Level 2 |
| Calendar Year Deductible (Single / Family) | \$0 | \$75 |
| Calendar Year Maximum (per person) | \$2,000 | \$1,500 |
| Preventative Care: <i>Exams, Cleanings, X-rays, Sealants & Space Maintainers</i> | 100% coverage | 100% coverage |
| Basic Services: <i>Filings, Simple Extractions (90%/80%), Other Oral Surgery Periodontics & Endodontics</i> | ded; then 80% coverage | ded; then 80% coverage |
| Major Services: <i>Crowns, Onlays, Bridges, Dentures, Implants</i> | ded; then 50% coverage | ded; then 50% coverage |
| Orthodontics – dependents under the age of 19 NEW | Lifetime Max: \$1,000 | Lifetime Max: \$1,000 |
| | 50% coverage | 50% coverage |
| Employee Contribution per | | |

Your kids are less likely to have future dental problems when they see a dentist early. The Little Partners dental benefit helps by covering 100% of costs – no deductible or coinsurance! Relax, there is no limit to dental care for kids! Just add your kids to your dental plan and set up their first appointment with a NETWORK dentist!

Please log into the ADP portal to see payroll deductions for yourself and your dependents if you are enrolled in the HealthPartners dental plan.

Vision Insurance



What is Vision Insurance?

Vision insurance is designed to provide routine preventive care such as eye exams, eyewear and other vision services at a reduced rate.



Who is the provider?

Your Vision Insurance is provided by EyeMed.

EyeMed
(866) 939-3633
www.eyemed.com



Do you need to take action?

You will need to make an enrollment election every year to participate in the vision plan.



Vision Plan

EyeMed Networks



Insight

For the highest benefit level, use an Insight network provider.

To search for a network provider: <https://www.eyemed.com>, click on find an eye doctor and select the Insight network.

Vision Insurance

Summary of Coverage

The following plans are your vision insurance options for the upcoming year. Vision is 100% employee paid. There is no contribution from Riverplace Counseling Center.

| In Network | EyeMed |
|---|--|
| | Insight |
| Eye Exams (\$0 copay at PLUS Providers) | \$10 copay |
| Lenses (Once every 12 months) | (\$0 copay; 20% off balance over \$180 at PLUS Provider) |
| Single | \$25 copay |
| Bifocal | \$25 copay |
| Trifocal | \$25 copay |
| Progressive | \$80 copay |
| Frames (Once every 12 months) | \$0 copay, 20% off balance over \$130 allowance |
| Elective Contact Lenses (in lieu of lenses and frames) | |
| Conventional | \$0 copay; 15% off balance over \$130 allowance |
| Disposable | \$0 copay; 100% of balance over \$130 allowance |
| Medically Necessary Contact Lenses (Once per 12 months) | \$0 copay; paid-in full |
| Employee Contribution per Pay Period | |

Please log into the ADP portal to see payroll deductions for yourself and your dependents if you are enrolled in the EyeMed vision plan.

Life Insurance and AD&D



What is Life Insurance?

Life insurance and accidental death and dismemberment (AD&D) is designed to pay a specified benefit in the event of the covered person's death.



Who is the carrier?

Your Basic Life Insurance is administered by UNUM.

UNUM
(866) 679-3054
www.unum.com

Your Voluntary Life Insurance is administered by UNUM.

UNUM
(866) 679-3054
www.unum.com



Do you need to take action?

Your basic life insurance coverage is paid for by your employer. There is no enrollment action needed other than to meet your employer's requirements for eligibility.

Note: Annual benefits renewal is a good time to update your life insurance beneficiary.

Your voluntary life insurance coverage is entirely paid for by the employee. You will need to make an enrollment election for yourself and your dependents.

Note: Annual benefits renewal is a good time to review your benefit election amount and update your beneficiary.

Life and AD&D

Summary of Coverage

Riverplace Counseling Center pays 100% of premiums for your Basic Life and AD&D Insurance.

| Employer paid Plan Features | Benefit |
|-------------------------------------|---------------------------------|
| Employee Life & AD/D Benefit Amount | \$25,000 |
| Benefit Reduction | 65% at age 65 and 50% at age 70 |

| Employee paid Plan Features | Benefit |
|--|--|
| Employee Life Benefit Amount | 5X annual earnings up to \$500,000 (increments of \$10,000) |
| Employee Guarantee Issue | \$40,000 |
| Spouse Life Benefit Amount | Up to \$250,000 (increments of \$5,000; not to exceed 100% of employee amount) |
| Spouse Guarantee Issue | \$15,000 |
| Child Life Benefit Amount (children aged 14 days to 23 years or 25 years if a full-time student) | \$10,000 (increments of \$2,000; not to exceed 100% of employee amount) |



This is not Open Enrollment. If you have declined coverage in the past you will need to complete an Evidence of Insurability form to have this coverage. Please see Shannon for the form.

Short Term Disability (STD)



What is Short Term Disability Insurance?

Short Term Disability provides a portion of your income if you are disabled due to an illness or injury.



Who is the carrier?

Your Short Term Disability Insurance is administered by UNUM.

UNUM
(866) 679-3054
www.unum.com



Do you need to take action?

Your Short Term Disability Insurance is paid by Riverplace Counseling Center. No action is needed, as you will be automatically enrolled if you meet the definition of eligibility found at the beginning of this booklet.

Short Term Disability

Summary of Coverage

The following is your Short-Term Disability benefit for the upcoming year. Riverplace Counseling Center pays 100% of the premium.

| Plan Features | |
|-------------------------------|--------------------------------------|
| Employee Benefit Amount | Up to 60% of pre-disability earnings |
| Maximum Benefit Amount | \$1,500 per week |
| Elimination Period (Accident) | 0 days |
| Elimination Period (Illness) | 7 days |
| Benefit Duration | 13 weeks |



Employee Assistance Program

Life can be unpredictable and it's not always easy – so it's a big deal to know there's help available when you need it. That's what the Employee Assistance Program (EAP) is all about. EAP offers help 24/7 with a variety of issues, including: Depression and Anxiety, Relationships, Substance Abuse, Tips on parenting and grandparenting

To schedule an appointment, call: (800) 854-1446

This service is free to all benefit eligible employees.

Long Term Disability (LTD)



What is Long Term Disability Insurance?

Long Term Disability provides a portion of your income if you are unable to work due to a qualified disability.



Who is the carrier?

Your Long Term Disability Insurance is administered by UNUM.

UNUM
(866) 679-3054
www.unum.com



Do you need to take action?

Your Long Term Disability Insurance is paid by Riverplace Counseling Center. No action is needed, as you will be automatically enrolled if you meet the definition of eligibility found at the beginning of this booklet.

Long Term Disability

Summary of Coverage

The following is your Long-Term Disability benefit for the upcoming year. Riverplace Counseling Center pays 100% of your premiums.

Plan Features

| | |
|-------------------------|---------------------------------------|
| Employee Benefit Amount | Up to 60% of pre-disability earnings |
| Maximum Benefit Amount | \$5,000 per month |
| Elimination Period | 90 days |
| Benefit Duration | Social Security Normal Retirement Age |



Employee Assistance Program

Life can be unpredictable and it's not always easy – so it's a big deal to know there's help available when you need it. That's what the Employee Assistance Program (EAP) is all about. EAP offers help 24/7 with a variety of issues, including: Depression and Anxiety, Relationships, Substance Abuse, Tips on parenting and grandparenting

To schedule an appointment, call: (800) 854-1446

This service is free to all benefit eligible employees.

Legal Notices

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).

To see if any other states have added a premium assistance program since January 31, 2021, 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

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

Legal Notices

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 January 31, 2021. Contact your State for more information on eligibility.

| | |
|---|---|
| ALABAMA – Medicaid Website: http://myalhipp.com/ Phone: 1-855-692-5447 | COLORADO – Health First Colorado (Colorado's 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://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program HIBI Customer Service: 1-855-692-6442 |
| ALASKA – Medicaid The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx | FLORIDA – Medicaid Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268 |
| ARKANSAS – Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447) | GEORGIA – Medicaid Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131 |
| CALIFORNIA – Medicaid Website: http://dhcs.ca.gov/hipp Health Insurance Premium Payment (HIPP) Program Phone: 916-445-8322 Email: hipp@dhcs.ca.gov | INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone: 1-800-457-4584 |

Legal Notices

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 January 31, 2021. Contact your State for more information on eligibility.

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>

Medicaid Phone: 1-800-338-8366

Hawki Website: <http://dhs.iowa.gov/Hawki>

Hawki Phone: 1-800-257-8563

HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>

HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>

Phone: 1-800-792-4884

MONTANA – Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>

Phone: 1-800-694-3084

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>

Phone: 1-855-632-7633

Lincoln: 402-473-7000

Omaha: 402-595-1178

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)

Website:

<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>

Phone: 1-855-459-6328

Email: KIHIPPPROGRAM@ky.gov

KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>

Phone: 1-877-524-4718

Kentucky Medicaid Website: <https://chfs.ky.gov>

NEVADA – Medicaid

Medicaid Website: <http://dhcfp.nv.gov>

Medicaid Phone: 1-800-992-0900

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp

Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/oii/hipp.htm>

Phone: 603-271-5218

Toll free number for the HIPP program: 1-800-852-3345, ext 5218

MAINE – Medicaid

Enrollment Website: <https://www.maine.gov/dhhs/ofi/applications-forms>

Phone: 1-800-442-6003

TTY: Maine relay 711

Private Health Insurance Premium Website:

<https://www.maine.gov/dhhs/ofi/applications-forms>

Phone: 1-800-977-6740.

TTY: Maine relay 711

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/> or dmahs.clients/medicaid/

Medicaid Phone: 609-631-2392

CHIP Website: <http://www.njfamilycare.org/index.html>

CHIP Phone: 1-800-701-0710

Legal Notices

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 January 31, 2021. Contact your State for more information on eligibility.

MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/info-details/masshealth-premium-assistance-pa>

Phone: 1-800-862-4840

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/

Phone: 1-800-541-2831

MINNESOTA – Medicaid

Website:

<https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>

Phone: 1-800-657-3739

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>

Phone: 919-855-4100

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>

Phone: 573-751-2005

NORTH DAKOTA – Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>

Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>

Phone: 1-888-365-3742

UTAH – Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/>

CHIP Website: <http://health.utah.gov/chip>

Phone: 1-877-543-7669

OREGON – Medicaid

Website: <http://healthcare.oregon.gov/Pages/index.aspx>

<http://www.oregonhealthcare.gov/index-es.html>

Phone: 1-800-699-9075

VERMONT – Medicaid

Website: <http://www.greenmountaincare.org/>

Phone: 1-800-250-8427

PENNSYLVANIA – Medicaid

Website: <https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx>

Phone: 1-800-692-7462

VIRGINIA – Medicaid and CHIP

Website: <https://www.coverva.org/hipp/>

Medicaid Phone: 1-800-432-5924

CHIP Phone: 1-855-242-8282

RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>

Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>

Phone: 1-800-562-3022

Legal Notices

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 January 31, 2021. Contact your State for more information on eligibility.

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>

Phone: 1-888-549-0820

WEST VIRGINIA – Medicaid

Website: <http://mywvhipp.com/>

Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

SOUTH DAKOTA – Medicaid

Website: <http://dss.sd.gov>

Phone: 1-888-828-0059

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>

Phone: 1-800-362-3002

TEXAS – Medicaid

Website: <http://gethipptexas.com/>

Phone: 1-800-440-0493

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>

Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2021, 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

Legal Notices

Women's Health and Cancer Rights Act of 1998 Notice

On October 21, 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. As specified in the Act, if you or a covered family member, elect breast reconstruction in connection with a mastectomy you also will be covered 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; and

Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

The coverage will be provided in a manner determined in consultation with the attending physician and the patient. Deductibles and co-insurance established for other benefits under your plan also apply to these reconstructive surgery benefits.

USERRA Rights

If you, or your spouse or dependent, are absent from work for uniformed service, you may have the right to continue participating in the Plan under the Uniform Services Reemployment and Rights Act (USERRA). USERRA is intended to lessen the difficulty that may occur if you need to be absent from your civilian employment to serve in the United States uniformed services. USERRA seeks to make sure that those who serve their country can keep their civilian employment and benefits, and can seek reemployment without discrimination because of their service.

Under USERRA, employees absent for uniformed service (and their covered spouse and covered dependents) are eligible for continuation coverage for the period of service (plus time allowed under USERRA to apply for reemployment) or for up to twenty-four (24) months, whichever is less. If your service is for less than thirty-one (31) days, the plan may charge only your share of the monthly health care premium. If your service is more than thirty-one (31) days, your employer may charge the full premium plus 2% (for a total of 102% of the premium). You may have rights under both COBRA and USERRA and are entitled to the continued coverage that provides the more favorable benefit.

An individual who serves in the military will be considered on leave of absence and will be entitled to all rights and benefits not determined by seniority that are generally provided to similarly situated employees on leave of absence or other types of leave.

The period of continuation coverage under USERRA will be counted toward any continuation coverage period concurrently available under COBRA.

Legal Notices

Mental Health Parity and Addiction Equity Act of 2008

Under the Mental Health Parity and Addiction Equity Act of 2008, the conditions (for example, copayments and deductibles) and treatment limitations for mental health and substance use disorders generally must not be more restrictive than those applicable to medical and surgical procedures. Review your plan documents for additional information about mental health coverage.

Michelle's Law

Certain covered dependents may be eligible to extend their plan coverage for a limited period of time when that coverage would otherwise end due to loss of student status.

Under Michelle's Law, the Plan cannot terminate coverage for a dependent child whose enrollment in a plan requires student status at a postsecondary educational institution, if the student status is lost because of a medically necessary leave of absence. In this situation, the Plan will continue the dependent's coverage until the earlier of:

The date that is one year after the first day of the medically necessary leave of absence.

The date on which the dependent's coverage would otherwise end under the Plan's terms.

A dependent in this situation will be eligible for continued Plan coverage under Michelle's Law if you provide the Plan a written certification from the dependent's treating physician stating that:

The dependent is suffering from a serious illness or injury.

The leave of absence (or other change of enrollment) is medically necessary.

A medically necessary leave of absence means a leave of absence from a postsecondary educational institution, or any other change in enrollment of the dependent at the institution, that:

Begins while the dependent is suffering from a serious illness or injury.

Causes the dependent to lose student status for purposes of coverage under the Plan's terms.

Newborns' and Mothers' Health Protection Act

Generally, group health plans, cannot restrict any hospital length of stay in connection with childbirth for the mother or the baby to less than forty-eight (48) hours after a vaginal delivery, or less than ninety-six (96) hours after a cesarean delivery. Group health plans cannot require that an attending doctor get permission from the plan to keep the mother and baby longer than forty-eight (48) hours following a vaginal delivery or ninety-six (96) hours following a cesarean delivery. The attending doctor may consult with the mother and decide to release the mother and baby earlier than forty-eight (48) hours after a vaginal delivery or ninety-six (96) hours after a cesarean delivery.

Legal Notices

HIPAA Notice of Privacy Practices (1 of 5)

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The Health Insurance Portability and Accountability Act of 1996 ("HIPAA") imposes numerous requirements on employer health plans regarding how certain individually identifiable health information – known as protected health information or PHI – may be used and disclosed. This Notice describes how the plan, and any third party that assists in the administration of the plan, may use and disclose your protected health information for treatment, payment, or health care operations and for other purposes that are permitted or required by law. This Notice also describes your rights to access and control your protected health information. "Protected health information" is information that is maintained or transmitted by the Plans, which may identify you and that relates to your past, present, or future physical or mental health or condition and related health care services.

We will use PHI to the minimum necessary to accomplish the intended purpose of the use, disclosure, or request of it. Our insurers' Notices of Privacy Practices will apply, except for the limited medical information the we may receive and maintain from you when you ask us to assist you in a claims processing or benefit determination dispute, information related to your enrollment or disenrollment in the plan, and certain summary health information.

Your personal doctor or health care provider may have different policies or notices regarding their use and disclosure of your medical information.

We are required by law to abide by the terms of this notice to:

- Make sure that medical information that identifies you is kept private.
- Give you this notice of our legal duties and privacy practices with respect to medical information about you.
- Follow the terms of the Notice that is currently in effect.

It is important to note that these rules apply to the Plans, not the company as an employer.

1. **How We May Use and Disclose Medical Information About You.** HIPAA generally permits use and disclosure of your health information without your permission for purposes of health care treatment, payment activities, and health care operations. These uses and disclosures are more fully described below. Please note that this Notice does not list every use or disclosure; instead it gives examples of the most common uses and disclosures.
 - **Treatment:** When and as appropriate, medical information may be used or disclosed to facilitate medical treatment or services by providers.
 - **Payment:** When and as appropriate, medical information may be used and disclosed to determine your eligibility for the Plans' benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility and coverage under the plan, or to coordinate your coverage.
 - **Health Care Operations:** When and as appropriate, medical information may be used and disclosed for the plan's operations, as needed. Your genetic information will not be used or disclosed for underwriting purposes.
 - The plan will always try to ensure that the medical information used or disclosed is limited to a "Designated Record Set" and to the "Minimum Necessary" standard, including a "limited data set," as defined in the law for these purposes.

Legal Notices

HIPAA Notice of Privacy Practices (2 of 5)

OTHER PERMITTED USES AND DISCLOSURES

- **Disclosure to Others Involved in Your Care:** Medical information may be disclosed to a relative, a friend, or to any other person you identify, provided the information is directly relevant to that person's involvement with your health care or payment for that care.
- **Disclosure to Health Plan Sponsor:** Information may be disclosed to another health plan for purposes of facilitating claims payments under that plan. In addition, medical information may be disclosed to personnel solely for purposes of administering benefits under the plan.
- **Workers' Compensation:** We may release medical information about you for workers' compensation or similar programs. These programs provide benefits for work-related injuries or illness.
- **To Comply with Federal and State Requirements:** Medical information will be disclosed when required to do so by federal, state, or local law.
- **To Avert a Serious Threat to Health or Safety:** Medical information may be disclosed when necessary to prevent a serious threat to your health and safety or the health and safety of the public or another person. Any disclosure, however, would only be to someone who is able to help prevent the threat.
- **Military and Veterans:** If you are a member of the armed forces, medical information may be released as required by military command authorities.
- **Business Associates:** Medical information may be disclosed to business associates. We have contracted with entities (defined as "business associates" under HIPAA) to help us administer your benefits. We will enter into contracts with these entities requiring them to only use and disclose your health information as we are permitted to do so under HIPAA.
- **Other Uses:** If you are an organ donor, we may release your medical information to organizations that handle organ procurement or organ, eye, or tissue transplantation or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation. We may release your medical information to a coroner or medical examiner. If you are an inmate of a correctional institution or under the custody of a law enforcement official, we may release your information to the correctional institution or law enforcement official.

Uses and disclosures other than those described in this notice will generally require your written authorization. Your written authorization is required for: most uses and disclosures of psychotherapy notes; uses and disclosures of PHI for marketing purposes; and disclosures that are a sale of PHI. You may revoke your authorization at any time, but you cannot revoke your authorization if the Plans have already acted on it.

The privacy laws of a particular state or other federal laws might impose a more stringent privacy standard. If these more stringent laws apply and are not superseded by federal preemption rules under the Employee Retirement Income Security Act of 1974 (ERISA), the plan will comply with the more stringent law.

2. Your Rights Regarding Medical Information About You. You have the following rights regarding medical information that we maintain about you:

Right to Inspect and Copy: You have the right to inspect and obtain a copy of your medical information that may be used to make decisions about your benefits under the Plans. If you request a copy of the information, we may charge a fee for the costs of copying, mailing, or other supplies associated with your request. We may deny your request to inspect and copy in certain very limited circumstances. If you are denied access to medical information, you may request that the denial be reviewed. If the Plans do not maintain the health information, but know where it is maintained, you will be informed of where to direct your request.

Legal Notices

HIPAA Notice of Privacy Practices (3 of 5)

- **Your Right to Amend:** If you feel that medical information we have about you is incorrect or incomplete, you may ask us to amend the information. You also must provide a reason that supports your request. We may deny your request for an amendment if it is not in writing or does not include a reason to support the request. In addition, we may deny your request if you ask us to amend any of the following information:
 - Information that is not part of the medical information kept by or for the plan.
 - Information that was not created by us, unless the person or entity that created the information is no longer available to make the amendment.
 - Information that is not part of the information which you would be permitted to inspect and copy.
 - Information that is accurate and complete.
- **Your Right to an Accounting of Disclosures:** You have the right to request an "accounting of disclosures" (that is, a list of certain disclosures the plan has made of your health information). Generally, you may receive an accounting of disclosures if the disclosure is required by law, made in connection with public health activities, or in situations similar to those listed above as "Other Permitted Uses and Disclosures". You do not have a right to an accounting of disclosures where such disclosure was made:
 - For treatment, payment, or health care operations.
 - To you about your own health information.
 - Incidental to other permitted disclosures.
 - Where authorization was provided.
 - To family or friends involved in your care (where disclosure is permitted without authorization).
 - For national security or intelligence purposes or to correctional institutions or law enforcement officials in certain circumstances.
 - As part of a limited data set where the information disclosed excludes identifying information.

To request this list or accounting of disclosures, you must submit your request, which shall state a time period, which may not be longer than six years and may not include dates before April 14, 2003. Your request should indicate in what form you want the list (for example, paper or electronic). The first list you request within a 12-month period will be free. For additional lists, we may charge you for the costs of providing the list. Notwithstanding the foregoing, you may request an accounting of disclosures of any "electronic health record" (that is, an electronic record of health-related information about you that is created, gathered, managed, and consulted by authorized health care clinicians and staff). To do so, however, you must submit your request and state a time period, which may be no longer than three years prior to the date on which the accounting is requested.

Legal Notices

HIPAA Notice of Privacy Practices (4 of 5)

- **Your Right to Request Restrictions:** You have the right to request a restriction or limitation on the medical information we use or disclose about you for treatment, payment, or health care operations. You also have the right to request a limit on the medical information we disclose about you to someone who is involved in your care or the payment for your care, like a family member or friend. If the Plans do agree to a request, a restriction may later be terminated by your written request, by agreement between you and the Plans (including orally), or unilaterally by the Plans for health information created or received after the Plans have notified you that they have removed the restrictions and for emergency treatment. To request restrictions, you must make your request in writing and must tell us the following information:
 - What information you want to limit.
 - Whether you want to limit our use, disclosure, or both.
 - To whom you want the limits to apply (for example, disclosures to your spouse).
- **Right to Request Confidential Communications:** You have the right to request that we communicate with you about medical matters in a certain way or at a certain location. For example, you can ask that we only contact you at work or by mail.
- 3. **Breach Notification.** Pursuant to changes to HIPAA required by the Health Information Technology for Economic and Clinical Health Act of 2009 and its implementing regulations (collectively, "HITECH Act") under the American Recovery and Reinvestment Act of 2009 ("ARRA"), this Notice also reflects federal breach notification requirements imposed on the Plans in the event that your "unsecured" protected health information (as defined under the HITECH Act) is acquired by an unauthorized party.
 - The plan will notify you following the discovery of any "breach" of your unsecured protected health information as defined in the HITECH Act (the "Notice of Breach"). Your Notice of Breach will be in writing and provided via first-class mail, or alternatively, by email if you have previously agreed to receive such notices electronically. If the breach involves:
 - 10 or more individuals for whom we have insufficient or out-of-date contact information, then we will provide substitute individual Notice of Breach by either posting the notice on the benefits website on the company intranet or by providing the notice in major print or broadcast media where the affected individuals likely reside.
 - Less than 10 individuals for whom we have insufficient or out-of-date contact information, then we will provide substitute Notice of Breach by an alternative form.

Legal Notices

HIPAA Notice of Privacy Practices (5 of 5)

Your Notice of Breach shall be provided without unreasonable delay and in no case later than 60 days following the discovery of a breach and shall include, to the extent possible:

- A description of the breach.
- A description of the types of information that were involved in the breach.
- The steps you should take to protect yourself from potential harm.
- A brief description of what we are doing to investigate the breach, mitigate the harm, and prevent further breaches.
- Relevant contact information.

Additionally, for any substitute Notice of Breach provided via web posting or major print or broadcast media, the Notice of Breach shall include a toll-free number for you to contact us to determine if your protected health information was involved in the breach.

4. Changes to This Notice. We can change the terms of this notice at any time. If we do, the new terms and policies will be effective for all of the medical information we already have about you as well as any information we receive in the future. We will send you a copy of the revised notice.
5. Complaints. If you believe your privacy rights have been violated, you may file a complaint with the plan or with the Secretary of the Department of Health and Human Services.

All complaints must be submitted in writing.

You will not be penalized for filing a complaint.

6. Other Uses of Medical Information. Other uses and disclosures of medical information that are not covered by this notice or the laws that apply to us will be made only with your written permission. If you grant us permission to use or disclose medical information about you, you may revoke that permission, in writing, at any time. If you revoke your permission, we will no longer use or disclose medical information about you for the reasons covered by your written authorization. You understand that we are unable to take back any disclosures we have already made with your permission, and that we may be required to retain our records related to your benefit determinations and enrollment.

Legal Notices

HIPAA Initial Notice of Special Enrollment Rights

This notice is to inform you of your right, under a federal law called the Health Insurance Portability and Accountability Act (HIPAA), to enroll in Plan at times other than the Plan's annual open enrollment periods, upon the occurrence of specified events (for example, if have a baby). These enrollment periods are known as "special enrollment" opportunities. Generally, you must request enrollment within 30 days or as outlined in the plan documents.

- If you or your dependents lose eligibility for other coverage that you were enrolled in you may be able to enroll in this plan.
- 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 in the Plan.
- If you, you spouse, or your dependents become eligible for assistance under Medicaid or a state children's health insurance program, or lose coverage under such a program, you may be allowed to enroll yourself and your dependents in the Plan.

Plan Benefits While on FMLA Leave

If you take a leave of absence that is not a family or medical leave under the Family and Medical Leave Act of 1993 (FMLA), the way in which you participate in the Plan will depend on whether or not you continue to get a paycheck from your employer while you are on leave. If your employer does not pay you while you are on leave, your participation in the Plan will be treated in the same way as if you had terminated your employment, unless you pay for benefits, on an after-tax basis while you are on leave. When you return to work your prior benefits will start again.

If you take a leave of absence that is a family or medical leave under the FMLA, you should contact the employer in order to discuss your continued participation in the Plan during the leave. In general, if you take an unpaid family or medical leave under the FMLA, you may continue to participate in the Plan, but you may be required to continue your contribution.

Please contact the company as soon as you know you will be taking a Family or Medical Leave.

Qualified Medical Child Support Orders (QMCSOs)

A description of the procedures governing qualified medical child support orders (QMCSOs) can be obtained, without cost, from the plan administrator.

Wellness Plans

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us your employer and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status."

Legal Notices

Genetic Information Nondiscrimination Act of 2008 (GINA)

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers covered under the law from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by the law. GINA's employment nondiscrimination requirements prohibit the company from discriminating against any employee or applicant with respect to hiring, discharge, compensation, terms, conditions or privileges of employment on the basis of genetic information with respect to the employee or applicant. As a result, the company will not fail or refuse to hire, or discharge any employee or applicant because of genetic information. The company will not limit, segregate or classify employees or applicants in any way that would deprive or tend to deprive them of employment opportunities or adversely affect their status as employees because of genetic information relating to the employees or applicants. The company will not discriminate or retaliate against individuals who oppose unlawful practices under GINA, or who make a charge, testify, assist or participate in any investigation, proceeding or hearing related to the employment nondiscrimination requirements. However, the company will not violate GINA if they limit or restrict an employee's job duties based on genetic information because they were required to do so by a law or regulation mandating genetic monitoring.

"Genetic information" as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Additionally, the plan will generally not:

- Request or require individuals or their family members to undergo genetic testing.
- Use genetic information to determine eligibility for coverage or to impose preexisting condition exclusions.
- Collect genetic information for underwriting purposes or with respect to any individual before enrollment or coverage.
- Adjust group premium or contribution amounts on the basis of genetic information.

Notice Regarding Designation of Primary Care Providers

The plan may allow or even require the designation of a primary care provider. 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, contact your employer. For children, you may designate a pediatrician as the primary care provider.

Notice Regarding Coverage for Obstetric or Gynecological Care

You do not need prior authorization from the plan 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. Contact the plan for a list of participating health care professionals who specialize in obstetrics or gynecology.

Legal Notices

Other notices that require plan-specific customization:

Creditable Coverage Notice: Plan sponsors must provide annual notice to Medicare eligible participants about whether their prescription drug coverage is at least as good as Medicare prescription coverage.

<https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/index?redirect=/CreditableCoverage/>

Notice to Employees of Coverage Options: Required notice to employees about the Health Insurance Marketplace / State Exchange.

<https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/coverage-options-notice>