

# HEALTH PLAN COMPLIANCE NOTICES

Pave America

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 20 for more details.**

Provided by: NFP Insurance Services, Inc

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## 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](http://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](http://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](http://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 January 31, 2023. Contact your State for more information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>ALASKA – Medicaid</b>
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
<b>ARKANSAS – Medicaid</b>	<b>CALIFORNIA – Medicaid</b>
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Website: Health Insurance Premium Payment (HIPP) Program <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
<b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>	<b>FLORIDA – Medicaid</b>

<p>Health First Colorado Website:  <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a>  Health First Colorado Member Contact Center:  1-800-221-3943/ State Relay 711  CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a>  CHP+ Customer Service: 1-800-359-1991/ State Relay 711  Health Insurance Buy-In Program  (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a>  HIBI Customer Service: 1-855-692-6442</p>	<p>Website:  <a href="https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html">https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html</a>  Phone: 1-877-357-3268</p>
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<b>GEORGIA – Medicaid</b>	<b>INDIANA – Medicaid</b>
<p>GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a>  Phone: 678-564-1162, Press 1  GA CHIPRA Website:  <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a>  Phone: (678) 564-1162, Press 2</p>	<p>Healthy Indiana Plan for low-income adults 19-64  Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a>  Phone: 1-877-438-4479  All other Medicaid  Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>  Phone 1-800-457-4584</p>
<b>IOWA – Medicaid and CHIP (Hawki)</b>	<b>KANSAS – Medicaid</b>
<p>Medicaid Website:  <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a>  Medicaid Phone: 1-800-338-8366  Hawki Website:  <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a>  Hawki Phone: 1-800-257-8563  HIPP Website: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a>  HIPP Phone: 1-888-346-9562</p>	<p>Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a>  Phone: 1-800-792-4884  HIPP Phone: 1-800-766-9012</p>
<b>KENTUCKY – Medicaid</b>	<b>LOUISIANA – Medicaid</b>
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:  <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>  Phone: 1-855-459-6328  Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a>  KCHIP Website: <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a>  Phone: 1-877-524-4718  Kentucky Medicaid Website: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a></p>	<p>Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>  Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
<b>MAINE – Medicaid</b>	<b>MASSACHUSETTS – Medicaid and CHIP</b>
<p>Enrollment Website:  <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>  Phone: 1-800-442-6003  TTY: Maine relay 711  Private Health Insurance Premium Webpage:  <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a>  Phone: 1-800-977-6740  TTY: Maine relay 711</p>	<p>Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>  Phone: 1-800-862-4840  TTY: (617) 886-8102</p>
<b>MINNESOTA – Medicaid</b>	<b>MISSOURI – Medicaid</b>

Website: <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739	Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005
<b>MONTANA – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084 Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a>	Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178

<b>NEVADA – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a> Medicaid Phone: 1-800-992-0900	Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218
<b>NEW JERSEY – Medicaid and CHIP</b>	<b>NEW YORK – Medicaid</b>
Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710	Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>NORTH CAROLINA – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100	Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-844-854-4825
<b>OKLAHOMA – Medicaid and CHIP</b>	<b>OREGON – Medicaid</b>
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075
<b>PENNSYLVANIA – Medicaid and CHIP</b>	<b>RHODE ISLAND – Medicaid and CHIP</b>
Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> Phone: 1-800-692-7462 CHIP Website: <a href="http://www.dhs.pa.gov/Services/Assistance/Pages/Childrens-Health-Insurance-Program-CHIP.aspx">Children's Health Insurance Program (CHIP) (pa.gov)</a> CHIP Phone: 1-800-986-KIDS (5437)	Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)
<b>SOUTH CAROLINA – Medicaid</b>	<b>SOUTH DAKOTA - Medicaid</b>
Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820	Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059
<b>TEXAS – Medicaid</b>	<b>UTAH – Medicaid and CHIP</b>
Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493	Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669
<b>VERMONT– Medicaid</b>	<b>VIRGINIA – Medicaid and CHIP</b>

Website: <a href="#">Health Insurance Premium Payment (HIPP) Program</a>   <a href="#">Department of Vermont Health Access</a> Phone: 1-800-250-8427	Website: <a href="https://www.coverva.org/en/famis-select">https://www.coverva.org/en/famis-select</a> <a href="https://www.coverva.org/en/hipp">https://www.coverva.org/en/hipp</a> Medicaid/CHIP Phone: 1-800-432-5924
<b>WASHINGTON – Medicaid</b>	<b>WEST VIRGINIA – Medicaid and CHIP</b>
Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022	Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>WISCONSIN – Medicaid and CHIP</b>	<b>WYOMING – Medicaid</b>
Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002	Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://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](http://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](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

## Asistencia con las primas bajo Medicaid y el Programa de Seguro de Salud para Menores (CHIP)

Si usted o sus hijos son elegibles para Medicaid o CHIP y usted es elegible para cobertura médica de su empleador, su estado puede tener un programa de asistencia con las primas que puede ayudar a pagar por la cobertura, utilizando fondos de sus programas Medicaid o CHIP. Si usted o sus hijos no son elegibles para Medicaid o CHIP, usted no será elegible para estos programas de asistencia con las primas, pero es probable que pueda comprar cobertura de seguro individual a través del mercado de seguros médicos. Para obtener más información, visite [www.cuidadodesalud.gov](http://www.cuidadodesalud.gov).

Si usted o sus dependientes ya están inscritos en Medicaid o CHIP y usted vive en uno de los estados enumerados a continuación, comuníquese con la oficina de Medicaid o CHIP de su estado para saber si hay asistencia con primas disponible.

Si usted o sus dependientes NO están inscritos actualmente en Medicaid o CHIP, y usted cree que usted o cualquiera de sus dependientes puede ser elegible para cualquiera de estos programas, comuníquese con la oficina de Medicaid o CHIP de su estado, llame al **1-877-KIDS NOW** o visite [espanol.insurekidsnow.gov/](http://espanol.insurekidsnow.gov/) para información sobre como presentar su solicitud. Si usted es elegible, pregunte a su estado si tiene un programa que pueda ayudarle a pagar las primas de un plan patrocinado por el empleador.

Si usted o sus dependientes son elegibles para asistencia con primas bajo Medicaid o CHIP, y también son elegibles bajo el plan de su empleador, su empleador debe permitirle inscribirse en el plan de su empleador, si usted aún no está inscrito. Esto se llama oportunidad de “inscripción especial”, y **usted debe solicitar la cobertura dentro de los 60 días de haberse determinado que usted es elegible para la asistencia con las primas**. Si tiene preguntas sobre la inscripción en el plan de su empleador, comuníquese con el Departamento del Trabajo electrónicamente a través de [www.askebsa.dol.gov](http://www.askebsa.dol.gov) o llame al servicio telefónico gratuito **1-866-444-EBSA (3272)**.

Si usted vive en uno de los siguientes estados, tal vez sea elegible para asistencia para pagar las primas del plan de salud de su empleador. La siguiente es una lista de estados actualizada al 31 de enero de 2023. Comuníquese con su estado para obtener más información sobre la elegibilidad -

ALABAMA-Medicaid	ALASKA-Medicaid
Sitio web: <a href="http://myalhipp.com">http://myalhipp.com</a> Teléfono: 1-855-692-5447	El Programa de Pago de AK primas del seguro médico Sitio web: <a href="http://mvakhipp.com">http://mvakhipp.com</a> Teléfono: 1-866-251-4861 Por correo electrónico: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Elegibilidad de Medicaid: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS-Medicaid	CALIFORNIA-Medicaid
Sitio web: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Teléfono: 1-855-MyARHIPP (855-692-7447)	Sitio web: Pago de la Prima del Seguro de Salud (HIPP) Programa <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Teléfono: 916-445-8322 Fax: 916-440-5676 Por correo electrónico: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>



<b>COLORADO-Health First Colorado (Programa Medicaid de Colorado) y Child Health Plan Plus (CHP+)</b>	<b>FLORIDA-Medicaid</b>
<p>Sitio web de Health First Colorado:  <a href="https://www.healthfirstcolorado.com/es">https://www.healthfirstcolorado.com/es</a>            Centro de atención al cliente de Health First Colorado: 1-800-221-3943/ retransmisor del estado: 711            CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-más">https://www.colorado.gov/pacific/hcpf/child-health-plan- más</a>            Atención al cliente de CHP+: 1-800-359-1991/ retransmisor del estado: 711            Programa de compra de seguro de salud (HIBI, por sus siglas en inglés):  <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a>            Atención al cliente de HIBI: 1-855-692-6442</p>	<p>Sitio web:  <a href="https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html">https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery. com/hipp/index.html</a>            Teléfono: 1-877-357-3268</p>
<b>GEORGIA-Medicaid</b>	<b>INDIANA-Medicaid</b>
<p>Sitio web de GA HIPP:  <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-programa-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment- programa-hipp</a>            Teléfono: 678-564-1162, Presiona 1            Sitio web de GA CHIPRA:  <a href="https://medicaid.georgia.gov/programs/third-party-Liability/Childrens-Health-Insurance-Program-Reauthorization-Act-2009-Chipra">https://medicaid.georgia.gov/programs/third-party-Liability/Childrens-Health-Insurance-Program-Reauthorization-Act- 2009-Chipra</a>            Teléfono: (678) 564-1162, Presiona 2</p>	<p>Healthy Indiana Plan para adultos de bajos ingresos 19-64 Sitio web: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a>            Teléfono: 1-877-438-4479            Todos los demás Medicaid            Sitio web: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>            Telefono: 1-800-457-4584</p>
<b>IOWA-Medicaid y CHIP (Hawki)</b>	<b>KANSAS-Medicaid</b>
<p>Sitio web de Medicaid: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a>            Teléfono de Medicaid: 1-800-338-8366            Sitio web de Hawki: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a>            Teléfono de Hawki: 1-800-257-8563            Sitio web de HIPP;  <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid- a-to-z/hipp</a>            Teléfono de HIPAA: 1-888-346-9562</p>	<p>Sitio web: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a>            Teléfono: 1-800-792-4884</p>
<b>KENTUCKY-Medicaid</b>	<b>LOUISIANA-Medicaid</b>
<p>Sitio web del Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): <a href="https://www.chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://www.chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>            Teléfono: 1-855-459-6328            Por correo electrónico: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a></p> <p>Sitio web de KCHIP:  <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a> Teléfono: 1-877-524-4718</p> <p>Sitio web de Medicaid de Kentucky: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a></p>	<p>Sitio web: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> o <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>            Teléfono: 1-888-342-6207 (línea directa de Medicaid) o 1-855- 618-5488 (LaHIPP)</p>



<p align="center"><b>MAINE-Medicaid</b></p> <p>Sitio web por inscripción:  <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>  Teléfono: 1-800-442-6003 TTY: Maine relay 711</p> <p>Página web por primos de seguro de salud privado:  <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Teléfono: 1-800-977-6740  TTY: Relé Maine 711</p>	<p align="center"><b>MASSACHUSETTS-Medicaid y CHIP</b></p> <p>Sitio web: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>  Teléfono: 1-800-862-4840  TTY: (617) 886-8102</p>
<p align="center"><b>MINNESOTA-Medicaid</b></p> <p>Sitio web: <a href="https://mn.gov/dhs/people-we-serve/children-and-familias/atención_médica/programas_de_atención_médica/programas-y-servicios/otros-seguros.jsp">https://mn.gov/dhs/people-we-serve/children-and-familias/atención_médica/programas_de_atención_médica/programas-y-servicios/otros-seguros.jsp</a>  Teléfono: 1-800-657-3739</p>	<p align="center"><b>MISSOURI-Medicaid</b></p> <p>Sitio web:  <a href="https://www.dss.mo.gov/mhd/participants/pages/hip_p.htm">https://www.dss.mo.gov/mhd/participants/pages/hip_p.htm</a> Teléfono: 573-751-2005</p>
<p align="center"><b>MONTANA-Medicaid</b></p> <p>Sitio web:  <a href="https://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">https://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>  Teléfono: 1-800-694-3084  Por correo electrónico: HSHIPPProgram@mt.gov</p>	<p align="center"><b>NEBRASKA-Medicaid</b></p> <p>Sitio web: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>  Teléfono: 1-855-632-7633  Lincoln: 402-473-7000  Omaha: 402-595-1178</p>
<p align="center"><b>NEVADA-Medicaid</b></p> <p>Sitio web de Medicaid:  <a href="http://dhcftp.nv.gov">http://dhcftp.nv.gov</a> Teléfono de Medicaid:  1-800-992-0900</p>	<p align="center"><b>NUEVO HAMPSHIRE-Medicaid</b></p> <p>Sitio web: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> Teléfono: 603-271-5218  Teléfono gratuito para el programa de HIPP: 1-800-852-3345, ext. 5218</p>
<p align="center"><b>NUEVA JERSEY-Medicaid y CHIP</b></p> <p>Sitio web de Medicaid:  <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> / Teléfono de Medicaid: 609-631-2392  Sitio web de CHIP:  <a href="http://www.nifamilycare.org/index.html">http://www.nifamilycare.org/index.html</a>  Teléfono de CHIP: 1-800-701-0710</p>	<p align="center"><b>NUEVA YORK-Medicaid</b></p> <p>Sitio web:  <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>  Teléfono: 1-800-541-2831</p>
<p align="center"><b>CAROLINA DEL NORTE-Medicaid</b></p> <p>Sitio web: <a href="https://medicaid.ncdhhs.gov">https://medicaid.ncdhhs.gov</a>  Teléfono: 919-855-4100</p>	<p align="center"><b>DAKOTA DEL NORTE-Medicaid</b></p> <p>Sitio web:  <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> / Teléfono: 1-844-854-4825</p>

<b>OKLAHOMA-Medicaid y CHIP</b>	<b>OREGON-Medicaid</b>
<p>Sitio web:  <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>  Teléfono – 1-888-365-3742</p>	<p>Sitio web:  <a href="https://cuidadodesalud.oregon.gov/Pages/index.aspx">https://cuidadodesalud.oregon.gov/Pages/index.aspx</a>  Teléfono: 1-800-699-9075</p>
<b>PENSILVANIA-Medicaid y CHIP</b>	<b>RHODE ISLAND-Medicaid y CHIP</b>
<p>Sitio web:  <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Programa.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Programa.aspx</a>  Teléfono: 1-800-692-7462  Sitio web de CHIP:  Programa de Seguro Médico para Niños (CHIP)  (pa.gov) Teléfono de CHIP: 1-800-986-JIDS (5437)</p>	<p>Sitio web: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>  Telisphono: 1-855-697-4347 o 401-462-0311 (Direct RIta Share Line)</p>
<b>CAROLINA DEL SUR-Medicaid</b>	<b>DAKOTA DEL SUR-Medicaid y CHIP</b>
<p>Sitio web: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a>  Telestéfono: 1-888-549-0820</p>	<p>Sitio web: <a href="http://dss.sd.gov">http://dss.sd.gov</a>  Teléfono: 1-888-828-0059</p>
<b>TEXAS-Medicaid</b>	<b>UTAH-Medicaid y CHIP</b>
<p>Sitio web: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a>  Teléfono: 1-800-440-0493</p>	<p>Sitio web de Medicaid:  <a href="https://medicaid.utah.gov/spanish-language">https://medicaid.utah.gov/spanish-language</a>  Sitio web de CHIP:  <a href="https://chip.health.utah.gov/espanol/">https://chip.health.utah.gov/espanol/</a> Teléfono: 1-877-543-7669</p>
<b>VERMONT-Medicaid</b>	<b>VIRGINIA-Medicaid y CHIP</b>
<p>Sitio web:  Programa de Pago de Primas de Seguro Médico (HIPP)   Departamento de Acceso a la Salud de Vermont  Teléfono: 1-800-250-8427</p>	<p>Sitio web: <a href="https://www.coverva.org/es/famis-select">https://www.coverva.org/es/famis-select</a>  <a href="https://www.coverva.org/es/hipp">https://www.coverva.org/es/hipp</a>  Teléfono de Medicaid/CHIP: 1-800-432-5924</p>
<b>WASHINGTON-Medicaid</b>	<b>WEST VIRGINIA-Medicaid y CHIP</b>
<p>Sitio web: <a href="http://www.hca.wa.gov">http://www.hca.wa.gov</a>  Teléfono: 1-800-562-3022</p>	<p>Sitio web:  <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a>  <a href="http://mywvhipp.com/">http://mywvhipp.com/</a>  Teléfono de Medicaid: 304-558-1700  Teléfono gratuito de CHIP: 1-855-MyWVHIPP (1-855-699-8447)</p>
<b>WISCONSIN-Medicaid y CHIP</b>	<b>WYOMING-Medicaid</b>
<p>Sitio web: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a>  Teléfono: 1-800-362-3002</p>	<p>Sitio web:  <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibilidad/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibilidad/</a>  Teléfono: 1-800-251-1269</p>

Para saber si otros estados han agregado el programa de asistencia con primas desde el 31 de enero de 2023, o para obtener más información sobre derechos de inscripción especial, comuníquese con alguno de los siguientes:

Departamento del Trabajo de EE.UU. Administración de Seguridad de Beneficios de los Empleados <a href="http://www.dol.gov/agencies/ebsa/es/about-ebsa/our-activities/informacion-en-espanol">www.dol.gov/agencies/ebsa/es/about-ebsa/our-activities/informacion-en-espanol</a> 1-866-444-EBSA (3272)	Departamento de Salud y Servicios Humanos de EE.UU. Centros para Servicios de Medicare y Medicaid <a href="http://www.cms.hhs.gov">www.cms.hhs.gov</a> 1-877-267-2323, opción de menú 4, Ext. 61565
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## **Declaración de la Ley de Reducción de Trámites**

Según la Ley de Reducción de Trámites de 1995 (Ley Pública 104-13) (PRA, por sus siglas en inglés), no es obligatorio que ninguna persona responda a una recopilación de información, a menos que dicha recopilación tenga un número de control válido de la Oficina de Administración y Presupuesto (OMB, por sus siglas en inglés). El Departamento advierte que una agencia federal no puede llevar a cabo ni patrocinar una recopilación de información, a menos que la OMB la apruebe en virtud de la ley PRA y esta tenga un número de control actualmente válido de la oficina mencionada. El público no tiene la obligación de responder a una recopilación de información, a menos que esta tenga un número de control actualmente válido de la OMB. Consulte la Sección 3507 del Título 44 del Código de Estados Unidos (USC). Además, sin perjuicio de ninguna otra disposición legal, ninguna persona quedará sujeta a sanciones por no cumplir con una recopilación de información, si dicha recopilación no tiene un número de control actualmente válido de la OMB. Consulte la Sección 3512 del Título 44 del Código de Estados Unidos (USC).

Se estima que el tiempo necesario para realizar esta recopilación de información es, en promedio, de aproximadamente siete minutos por persona. Se anima a los interesados a que envíen sus comentarios con respecto al tiempo estimado o a cualquier otro aspecto de esta recopilación de información, como sugerencias para reducir este tiempo, a la dependencia correspondiente del Ministerio de Trabajo de EE. UU., a la siguiente dirección: 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. También pueden enviar un correo electrónico a [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) y hacer referencia al número de control de la OMB 1210- 0137.

Número de Control de OMB 1210-0137 (vence al 31 de enero de 2026)

# EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT

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## The United States Department of Labor Wage and Hour Division

### Leave Entitlements

Eligible employees who work for a covered employer can take up to 12 weeks of unpaid, job-protected leave in a 12-month period for the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- To bond with a child (leave must be taken within 1 year of the child's birth or placement);
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition that makes the employee unable to perform the employee's job;
- For qualifying exigencies related to the foreign deployment of a military member who is the employee's spouse, child, or parent.

An eligible employee who is a covered servicemember's spouse, child, parent, or next of kin may also take up to 26 weeks of FMLA leave in a single 12-month period to care for the servicemember with a serious injury or illness.

An employee does not need to use leave in one block. When it is medically necessary or otherwise permitted, employees may take leave intermittently or on a reduced schedule.

Employees may choose, or an employer may require, use of accrued paid leave while taking FMLA leave. If an employee substitutes accrued paid leave for FMLA leave, the employee must comply with the employer's normal paid leave policies.

### Benefits & Protections

While employees are on FMLA leave, employers must continue health insurance coverage as if the employees were not on leave.

Upon return from FMLA leave, most employees must be restored to the same job or one nearly identical to it with equivalent pay, benefits, and other employment terms and conditions.

An employer may not interfere with an individual's FMLA rights or retaliate against someone for using or trying to use FMLA leave, opposing any practice made unlawful by the FMLA, or being involved in any proceeding under or related to the FMLA.

## Eligibility Requirements

An employee who works for a covered employer must meet three criteria in order to be eligible for FMLA leave. The employee must:

- Have worked for the employer for at least 12 months;
- Have at least 1,250 hours of service in the 12 months before taking leave;\* and
- Work at a location where the employer has at least 50 employees within 75 miles of the employee's worksite.

\*Special "hours of service" requirements apply to airline flight crew employees.

## Requesting Leave

Generally, employees must give 30-days' advance notice of the need for FMLA leave. If it is not possible to give 30-days' notice, an employee must notify the employer as soon as possible and, generally, follow the employer's usual procedures.

Employees do not have to share a medical diagnosis, but must provide enough information to the employer so it can determine if the leave qualifies for FMLA protection. Sufficient information could include informing an employer that the employee is or will be unable to perform his or her job functions, that a family member cannot perform daily activities, or that hospitalization or continuing medical treatment is necessary. Employees must inform the employer if the need for leave is for a reason for which FMLA leave was previously taken or certified.

Employers can require a certification or periodic recertification supporting the need for leave. If the employer determines that the certification is incomplete, it must provide a written notice indicating what additional information is required.

## Employer Responsibilities

Once an employer becomes aware that an employee's need for leave is for a reason that may qualify under the FMLA, the employer must notify the employee if he or she is eligible for FMLA leave and, if eligible, must also provide a notice of rights and responsibilities under the FMLA. If the employee is not eligible, the employer must provide a reason for ineligibility.

Employers must notify its employees if leave will be designated as FMLA leave, and if so, how much leave will be designated as FMLA leave.

## Enforcement

Employees may file a complaint with the U.S. Department of Labor, Wage and Hour Division, or may bring a private lawsuit against an employer.

The FMLA does not affect any federal or state law prohibiting discrimination or supersede any state or local law or collective bargaining agreement that provides greater family or medical leave rights.

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For additional information or to file a complaint:

**1-866-4-USWAGE**

(1-866-487-9243) TTY: 1-877-889-5627

[www.dol.gov/whd](http://www.dol.gov/whd)

U.S. Department of Labor | Wage and Hour Division

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# Genetic Information Nondiscrimination Act (GINA) Disclosures

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## Genetic Information Nondiscrimination Act of 2008

The Genetic Information Nondiscrimination Act of 2008 (“GINA”) protects employees against discrimination based on their genetic information. Unless otherwise permitted, your Employer may not request or require any genetic information from you or your family members.

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. “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.

# Health Insurance Exchange Notice

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*For Employers Who Offer a Health Plan to Some or All Employees*

## New Health Insurance Marketplace Coverage Options and Your Health Coverage

### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: The Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### ***What is the Health Insurance Marketplace?***

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### ***Can I Save Money on my Health Insurance Premiums in the Marketplace?***

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### ***Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?***

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact:

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<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.



Asia Kuczynski  
 6801 Kennedy Road, Suite 201  
 Warrenton, VA 20187

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name Pave America	4. Employer Identification Number (EIN) 87-1034990	
5. Employer address 6801 Kennedy Road, Suite 201	6. Employer phone number 855-431-7283	
7. City Warrenton	8. State VA	9. ZIP code 20187
10. Who can we contact about employee health coverage at this job? Asia Kuczynski		
11. Phone number 855-431-7283	12. Email address hr@paveamerica.com	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - Some employees. Eligible employees are: Full-time employees working 30+ hours
- With respect to dependents:
  - We do offer coverage. Eligible dependents are: Lawful spouses & dependent children to age 26

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Note: Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

# Aviso de Intercambio de Seguros de Salud

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*Para los empleadores que ofrecen un plan de salud a algunos o a todos los empleados*

## Nuevas opciones de cobertura en el mercado de seguros médicos y su cobertura médica

### PARTE A: Información general

Cuando entren en vigencia las partes clave de la ley de salud en el 2014, habrá una nueva forma de adquirir seguros médicos: a través del mercado de seguros médicos. A fin de ayudarle mientras evalúa las opciones para usted y su familia, este aviso brinda información básica sobre el nuevo mercado y la cobertura médica basada en el empleo que brinda su empleador.

#### ***¿Qué es el mercado de seguros médicos?***

El mercado está diseñado para ayudarle a encontrar un seguro médico que satisfaga sus necesidades y se ajuste a su presupuesto. El mercado ofrece opciones de compra en un solo sitio, para buscar y comparar opciones de seguros médicos privados. También es posible que sea elegible para un nuevo tipo de crédito tributario que reduce su prima mensual de inmediato. El periodo de inscripción para la cobertura de seguro médico a través del mercado comienza en octubre del 2013 para la cobertura que comienza el 1.º de enero del 2014.

#### ***¿Puedo ahorrar dinero en las primas del seguro médico que ofrece el mercado?***

Es posible que tenga la oportunidad de ahorrar dinero y reducir su prima mensual, pero solo si su empleador no ofrece cobertura médica u ofrece una cobertura que no cumple con determinadas normas. Los ahorros en la prima por la cual puede ser elegible dependen de los ingresos de su familia.

#### ***¿La cobertura médica del empleador afecta la elegibilidad para los ahorros en la prima a través del mercado?***

Sí. Si su empleador brinda cobertura médica que cumple con determinadas normas, no será elegible para un crédito tributario a través del mercado y es posible que desee inscribirse en el plan de salud de su empleador. No obstante, es posible que sea elegible para un crédito tributario que reduce la prima mensual o para una reducción en la cuota de los costos si su empleador no brinda cobertura o no brinda cobertura que cumple con determinadas normas. Si el costo del plan de su empleador que le brindaría cobertura a usted (y no, a los demás miembros de la familia) supera el 9.5 % del ingreso anual de su familia, o si la cobertura médica que brinda su empleador no cumple con la norma de "valor mínimo" establecida por la Ley del Cuidado de Salud a Bajo Precio (Affordable Care

Act o ACA, por sus siglas en inglés), es posible que sea elegible para un crédito tributario.<sup>†</sup>

**Nota:** Si adquiere un plan de salud a través del mercado en lugar de aceptar la cobertura médica que brinda su empleador, es posible que pierda las contribuciones (si las hay) que el empleador da para la cobertura médica que brinda. Además, las contribuciones del empleador (así como sus las contribuciones como empleado para la cobertura médica que brinda el empleador) a menudo se excluyen del ingreso sujeto impuesto federal y estatal. Los pagos para la cobertura médica a través del mercado se realizan después de impuestos.

### ¿Cómo puedo obtener más información?

Para obtener más información sobre la cobertura que brinda el empleador, consulte el resumen de la descripción del Plan o comuníquese con:

Asia Kuczynski  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

El mercado puede ayudarlo a evaluar sus opciones de cobertura, incluida su elegibilidad para la cobertura a través del mercado y sus costos. Visite [www.cuidadodesalud.gov](http://www.cuidadodesalud.gov) para obtener más información, incluida una solicitud en línea de cobertura de seguros médicos e información de contacto para un mercado de seguros médicos en su área.

## PARTE B: Información sobre la cobertura médica que brinda su empleador

Esta sección incluye información sobre la cobertura médica que brinda su empleador. Si decide completar una solicitud de cobertura médica en el mercado, deberá brindar esta información. Esta información está enumerada de forma tal que coincida con la solicitud del mercado.

3. Nombre del empleador Pave America	4. Número de identificación del empleador (EIN, por sus siglas en inglés) 87-1034990	
5. Dirección del empleador 6801 Kennedy Road, Suite 201	6. Número de teléfono del empleador 855-431-7283	
7. Ciudad Warrenton	8. Estado VA	9. Código postal 20187
10. ¿Con quién podemos comunicarnos en relación con la cobertura médica del empleado en este empleo? Asia Kuczynski		

<sup>†</sup> Un plan de salud patrocinado por el empleador cumple con la "norma de valor mínimo" si la participación del plan en los costos totales de beneficios permitidos cubiertos por el plan no es inferior al 60 por ciento de dichos costos.

11. Número de teléfono (si difiere del que figura arriba) 855-431-7283	12. Dirección de correo electrónico hr@paveamerica.com
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A continuación, encontrará información básica sobre la cobertura médica que brinda este empleador:

- Como su empleador, ofrecemos un plan de salud para los siguientes:
  - Algunos empleados. Los empleados elegibles son: Full-time employees working 30+ hours
  
- En cuanto a los dependientes:
  - Ofrecemos cobertura. Los dependientes elegibles son: Lawful spouses & dependent children to age 26
  
- Si marca esta opción, esta cobertura médica cumple con la norma de valor mínimo. Asimismo, el costo de la cobertura se pretende que sea asequible para usted según los salarios de los empleados.

Nota: Incluso si el objetivo de su empleador es brindarle cobertura asequible, es posible que sea elegible para obtener un descuento en la prima a través del mercado. El mercado utilizará el ingreso de su grupo familiar, junto con otros factores, para determinar si es elegible para recibir un descuento en la prima. Si, por ejemplo, sus salarios varían de una semana a la otra (tal vez es un empleado por hora o trabaja con comisiones), si fue contratado recientemente a mitad de año o si tiene otras pérdidas de ingreso, aún así es posible que reúna los requisitos para recibir un descuento en la prima.

# Medicare Part D Creditable Coverage Notice

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## Important Notice from Pave America 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 Pave America 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.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. 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.
2. Pave America has determined that the prescription drug coverage offered by the Pave America 2023-24 Plan Year 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.

## When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Pave America coverage will not be affected. Plan participants can keep their prescription drug coverage under the group health plan if they select Medicare Part D prescription drug coverage. If they select Medicare Part D prescription drug coverage, the group health plan prescription drug coverage will coordinate with the Medicare Part D prescription drug coverage. If you have elected the group plan under COBRA, you may not be able to keep the group plan if you are electing Medicare. If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents will be able to get this coverage back at the next annual open enrollment or following a qualifying event. For those covered through COBRA, you may not be able to get this coverage back if you drop it.

## When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

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

## For More Information About This Notice or Your Current Prescription Drug Coverage

Contact the person listed below for further information call Asia Kuczynski at 855-431-7283. 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 Pave America changes. You also may request a copy of this notice at any time.

## 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](http://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 1-877-486-2048.

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](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**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, therefore, whether or not you are required to pay a higher premium (a penalty).**

Name of Entity/Sender: Pave America

Contact--Position/Office: Asia Kuczynski, Director of HR Operations

Address: 6801 Kennedy Road, Suite 201 Warrenton, VA 20187

Phone Number: 855-431-7283

## Mental Health Parity and Addiction Equity Act (MHPAEA) Disclosure

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The Mental Health Parity and Addiction Equity Act of 2008 generally requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays and deductibles) and treatment limitations (such as annual visit limits) applicable to mental health or substance use disorder benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits. For information regarding the criteria for medical necessity determinations made under the Pave America 2023-24 Plan Year with respect to mental health or substance use disorder benefits, please contact your plan administrator at 855-431-7283.



## Michelle's Law Notice

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*Note: Pursuant to Michelle's Law, you are being provided with the following notice because the Pave America group health plan provides dependent coverage beyond age 26 and bases eligibility for such dependent coverage on student status. Please review the following information with respect to your dependent child's rights under the plan in the event student status is lost.*

When a dependent child loses student status for purposes of Pave America group health plan coverage as a result of a medically necessary leave of absence from a post-secondary educational institution, the Pave America group health plan will continue to provide coverage during the leave of absence for up to one year, or until coverage would otherwise terminate under the Pave America group health plan, whichever is earlier.

In order to be eligible to continue coverage as a dependent during such leave of absence:

- The Pave America group health plan must receive written certification by a treating physician of the dependent child which states that the child is suffering from a serious illness or injury and that the leave of absence (or other change of enrollment) is medically necessary

To obtain additional information, please contact:

Asia Kuczynski  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

## Newborns' and Mothers' Health Protection Act Notice

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Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length 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 cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or are treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from balance billing. In these cases, you shouldn't be charged more than your plan's copayments, coinsurance and/or deductible.

### What is "balance billing" (sometimes called "surprise billing")?

When you see a doctor or other health care provider, you may owe certain [out-of-pocket costs](#), like a [copayment](#), [coinsurance](#), or [deductible](#). You may have additional costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

"Out-of-network" means providers and facilities that haven't signed a contract with your health plan to provide services. Out-of-network providers may be allowed to bill you for the difference between what your plan pays and the full amount charged for a service. This is called "**balance billing**." This amount is likely more than in-network costs for the same service and might not count toward your plan's deductible or annual out-of-pocket limit.

"Surprise billing" is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. Surprise medical bills could cost thousands of dollars depending on the procedure or service.

### You're protected from balance billing for:

#### **Emergency services**

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most they can bill you is your plan's in-network cost-sharing amount (such as copayments, coinsurance, and deductibles). You **can't** be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

#### **Certain services at an in-network hospital or ambulatory surgical center**

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers can bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers **can't** balance bill you and may **not** ask you to give up your protections not to be balance billed.

If you get other types of services at these in-network facilities, out-of-network providers **can't** balance bill you, unless you give written consent and give up your protections.

**You're never required to give up your protections from balance billing. You also aren't required to get out-of-network care. You can choose a provider or facility in your plan's network.**

**When balance billing isn't allowed, you also have these protections:**

- You're only responsible for paying your share of the cost (like the copayments, coinsurance, and deductible that you would pay if the provider or facility was in-network). Your health plan will pay any additional costs to out-of-network providers and facilities directly.
- Generally, your health plan must:
  - Cover emergency services without requiring you to get approval for services in advance (also known as "prior authorization").
  - Cover emergency services by out-of-network providers.
  - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
  - Count any amount you pay for emergency services or out-of-network services toward your in-network deductible and out-of-pocket limit.

**If you think you've been wrongly billed**, contact the No Surprises Help Desk, operated by the U.S. Department of Health and Human Services, at 1-800-985-3059.

Visit [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.

## Notice of Patient Protections

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Pave America 2023-24 Plan Year generally allows 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 Asia Kuczynski at 6801 Kennedy Road, Suite 201, Warrenton, VA 20187.

For children, you may designate a pediatrician as the primary care provider.

# Notice of Privacy Practices

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Pave America  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

## Privacy Official:

Asia Kuczynski  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

Effective Date: 10/01/2023

## Your Information. Your Rights. Our Responsibilities.

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.**

## Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

## Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

## Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law

- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

## Your Rights

**When it comes to your health information, you have certain rights.** This section explains your rights and some of our responsibilities to help you.

### Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

### Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing within 60 days.

### Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

### Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say "no" if it would affect your care.

### Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

### Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

### Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.



## File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us at:  
Asia Kuczynski  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).
- We will not retaliate against you for filing a complaint.

## Your Choices

**For certain health information, you can tell us your choices about what we share.** If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*

In these cases we *never* share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

## Our Uses and Disclosures

### How do we typically use or share your health information?

We typically use or share your health information in the following ways.

#### Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

*Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

#### Run our organization

- We can use and share your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

*Example: We use health information about you to develop better services for you.*

#### Pay for your health services

We can use and disclose your health information as we pay for your health services.

*Example: We share information about you with your dental plan to coordinate payment for your dental work.*

### **Administer your plan**

We may disclose your health information to your health plan sponsor for plan administration.

*Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

## **How else can we use or share your health information?**

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information, see:

[www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

### **Help with public health and safety issues**

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone’s health or safety

### **Do research**

We can use or share your information for health research.

### **Comply with the law**

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we’re complying with federal privacy law.

### **Respond to organ and tissue donation requests and work with a medical examiner or funeral director**

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

### **Address workers’ compensation, law enforcement, and other government requests**

We can use or share health information about you:

- For workers’ compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

### **Respond to lawsuits and legal actions**

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

## Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information, see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

## Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will mail a copy to you.

# Noticia de Prácticas de privacidad

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Pave America  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

## **Privacy Official:**

Asia Kuczynski  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

Fecha de vigencia: 10/01/2023

## Su información. Sus derechos. Nuestras responsabilidades.

Esta notificación describe cómo puede utilizarse y divulgarse su información médica, y cómo puede acceder usted a esta información. **Revísela con cuidado.**

### Sus derechos

Usted cuenta con los siguientes derechos:

- Obtener una copia de su historial médico y de reclamos.
- Corregir en papel o en formato electrónico su historial médico.
- Solicitar comunicación confidencial.
- Pedirnos que limitemos la información que compartimos.
- Recibir una lista de aquellos con quienes hemos compartido su información.
- Obtener una copia de esta notificación de privacidad.
- Elegir a alguien que actúe en su nombre.
- Presentar una queja si considera que se violaron sus derechos de privacidad.

### Sus opciones

Tiene algunas opciones con respecto a la manera en que utilizamos y compartimos información cuando:

- Respondemos las preguntas de cobertura de su familia y amigos.
- Proporcionamos alivio en caso de una catástrofe.
- Comercializamos nuestros servicios y vendemos su información.

### Nuestros usos y divulgaciones

Podemos utilizar y compartir su información cuando:

- Ayudamos a administrar el tratamiento de atención médica que usted recibe.
- Dirigimos nuestra organización.
- Pagamos por sus servicios médicos.
- Administramos su plan médico.
- Ayudamos con asuntos de seguridad y salud pública.
- Realizamos investigaciones médicas.
- Cumplimos con la ley.
- Respondemos a las solicitudes de donación de órganos y tejidos y trabajamos con un médico forense o director funerario.
- Tratamos la compensación de trabajadores, el cumplimiento de la ley y otras solicitudes gubernamentales.
- Respondemos a demandas y acciones legales.

### Sus derechos

**Cuando se trata de su información médica, usted tiene ciertos derechos.** Esta sección explica sus derechos y algunas de nuestras responsabilidades para ayudarlo.

### **Recibir una copia de su historial médico y de reclamos**

- Puede solicitar que le muestren o le entreguen una copia de su historial médico y reclamos y otra información médica que tengamos de usted. Pregúntenos cómo hacerlo.
- Le entregaremos una copia o un resumen de su historial médico y de reclamos, generalmente dentro de 30 días de su solicitud. Podemos cobrar un cargo razonable en base al costo.

### **Solicitar que corrijamos el historial médico y de reclamos**

- Puede solicitar que corrijamos su historial médico y de reclamos si piensa que dichos historiales son incorrectos o están incompletos. Pregúntenos cómo hacerlo.
- Podemos decir “no” a su solicitud, pero le daremos una razón por escrito dentro de 60 días.

### **Solicitar comunicaciones confidenciales**

- Puede solicitar que nos comuniquemos con usted de una manera específica (por ejemplo, por teléfono particular o laboral) o que enviemos la correspondencia a una dirección diferente.
- Consideraremos todas las solicitudes razonables y debemos decir “sí” si nos dice que estaría en peligro si no lo hacemos.

### **Solicitar que limitemos lo que utilizamos o compartimos**

- Puede solicitar que no utilicemos ni compartamos determinada información médica para el tratamiento, pago o para nuestras operaciones.
- No estamos obligados a aceptar su solicitud, y podemos decir “no” si esto afectara su atención.

### **Recibir una lista de aquellos con quienes hemos compartido información**

- Puede solicitar una lista (informe) de las veces que hemos compartido su información médica durante los seis años previos a la fecha de su solicitud, con quién la hemos compartido y por qué.
- Incluiremos todas las divulgaciones excepto aquellas sobre el tratamiento, pago y operaciones de atención médica, y otras divulgaciones determinadas (como cualquiera de las que usted nos haya solicitado hacer). Le proporcionaremos un informe gratis por año pero cobraremos un cargo razonable en base al costo si usted solicita otro dentro de los 12 meses.

### **Obtener una copia de esta notificación de privacidad**

- Puede solicitar una copia en papel de esta notificación en cualquier momento, incluso si acordó recibir la notificación de forma electrónica. Le proporcionaremos una copia en papel de inmediato.

### **Elegir a alguien para que actúe en su nombre**

- Si usted le ha otorgado a alguien la representación médica o si alguien es su tutor legal, aquella persona puede ejercer sus derechos y tomar decisiones sobre su información médica.
- Nos aseguraremos de que la persona tenga esta autoridad y pueda actuar en su nombre antes de tomar cualquier medida.

### **Presentar una queja si considera que se violaron sus derechos**

- Si cree que hemos violado sus derechos, háganoslo saber en :

Asia Kuczynski  
6801 Kennedy Road, Suite 201  
Warrenton, VA 20187

- Puede presentar una queja en la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos enviando una carta a: Department of Health and Human Services, 200 Independence Avenue, S.W., Washington, D.C. 20201, llamando al 1-800-368-1019 o visitando [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/factsheets\\_spanish.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/factsheets_spanish.html), los últimos dos disponibles en español.
- No tomaremos represalias en su contra por la presentación de una queja.

## Sus opciones

**Para determinada información médica, puede decirnos sus decisiones sobre qué compartimos.** Si tiene una preferencia clara de cómo compartimos su información en las situaciones descritas debajo, comuníquese con nosotros. Díganos qué quiere que hagamos, y seguiremos sus instrucciones.

### **En estos casos, tiene tanto el derecho como la opción de pedirnos que:**

- Compartamos información con su familia, amigos cercanos u otras personas involucradas en el pago de su atención.
- Compartamos información en una situación de alivio en caso de una catástrofe.  
*Si no puede decirnos su preferencia, por ejemplo, si se encuentra inconsciente, podemos seguir adelante y compartir su información si creemos que es para beneficio propio. También podemos compartir su información cuando sea necesario para reducir una amenaza grave e inminente a la salud o seguridad.*

### **En estos casos, nunca compartiremos su información a menos que nos entregue un permiso por escrito:**

- Propósitos de mercadeo.
- Venta de su información.

### **Nuestros usos y divulgaciones**

**Por lo general, ¿cómo utilizamos o compartimos su información médica?** Por lo general, utilizamos o compartimos su información médica de las siguientes maneras.

### **Ayudar a administrar el tratamiento de atención médica que usted recibe**

- Podemos utilizar su información médica y compartirla con otros profesionales que lo estén tratando.

**Ejemplo:** Un médico nos envía información sobre su diagnóstico y plan de tratamiento para que podamos organizar los servicios adicionales.

### **Dirigir nuestra organización**

- Podemos utilizar y divulgar su información para dirigir nuestra organización y comunicarnos con usted cuando sea necesario.
- **No se nos permite utilizar información genética para decidir si le proveemos cobertura y el precio de dicha cobertura.** Esto no se aplica a los planes de atención a largo plazo.

**Ejemplo:** Utilizamos su información médica para ofrecerle mejores servicios.

### **Pagar por sus servicios médicos**

- Podemos utilizar y divulgar su información médica cuando pagamos por sus servicios médicos.

**Ejemplo:** Compartimos su información con su plan dental para coordinar el pago por su trabajo dental.

### **Administrar su plan**

- Podemos divulgar su información médica a su patrocinador del plan médico para la administración del plan.

**Ejemplo:** Su compañía nos contrata para proveer un plan médico, y nosotros le proporcionamos a su compañía determinadas estadísticas para explicar las primas que cobramos.

**¿De qué otra manera podemos utilizar o compartir su información médica?** Se nos permite o exige compartir su información de otras maneras (por lo general, de maneras que contribuyan al bien público, como la salud pública e investigaciones médicas). Tenemos que reunir muchas condiciones legales antes de poder compartir su información con dichos propósitos. Para más información, visite:

[www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/factsheets\\_spanish.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/factsheets_spanish.html), disponible en español.

### **Ayudar con asuntos de salud pública y seguridad**

- Podemos compartir su información médica en determinadas situaciones, como:
- Prevención de enfermedades.
- Ayuda con el retiro de productos del mercado.
- Informe de reacciones adversas a los medicamentos.
- Informe de sospecha de abuso, negligencia o violencia doméstica.
- Prevención o reducción de amenaza grave hacia la salud o seguridad de alguien.

### **Realizar investigaciones médicas**

- Podemos utilizar o compartir su información para investigación de salud.

### **Cumplir con la ley**

- Podemos compartir su información si las leyes federales o estatales lo requieren, incluyendo compartir la información con el Departamento de Salud y Servicios Humanos si éste quiere comprobar que cumplimos con la Ley de Privacidad Federal.

### **Responder a las solicitudes de donación de órganos y tejidos y trabajar con un médico forense o director funerario**

- Podemos compartir su información médica con las organizaciones de procuración de órganos.
- Podemos compartir información médica con un oficial de investigación forense, médico forense o director funerario cuando un individuo fallece.

### **Tratar la compensación de trabajadores, el cumplimiento de la ley y otras solicitudes gubernamentales**

- Podemos utilizar o compartir su información médica:
  - En reclamos de compensación de trabajadores.
  - A los fines de cumplir con la ley o con un personal de las fuerzas de seguridad.
  - Con agencias de supervisión sanitaria para las actividades autorizadas por ley.
  - En el caso de funciones gubernamentales especiales, como los servicios de protección presidencial, seguridad nacional y servicios militares.

### **Responder a demandas y acciones legales**

- Podemos compartir su información médica en respuesta a una orden administrativa o de un tribunal o en respuesta a una citación.

## Nuestras responsabilidades

- Estamos obligados por ley a mantener la privacidad y seguridad de su información médica protegida.
- Le haremos saber de inmediato si ocurre un incumplimiento que pueda haber comprometido la privacidad o seguridad de su información.
- Debemos seguir los deberes y prácticas de privacidad descritas en esta notificación y entregarle una copia de la misma.
- No utilizaremos ni compartiremos su información de otra manera distinta a la aquí descrita, a menos que usted nos diga por escrito que podemos hacerlo. Si nos dice que podemos, puede cambiar de parecer en cualquier momento. Háganos saber por escrito si usted cambia de parecer.

Para mayor información, visite:

**[www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/factsheets\\_spanish.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/factsheets_spanish.html)**, disponible en español.

## Cambios a los términos de esta notificación

Podemos modificar los términos de esta notificación, y los cambios se aplicarán a toda la información que tenemos sobre usted. La nueva notificación estará disponible según se solicite, en nuestro sitio web, y le enviaremos una copia por correo.



## Notice of Special Enrollment Rights

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If you are declining 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 toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

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. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

If you or your dependent(s) lose coverage under a state Children's Health Insurance Program (CHIP) or Medicaid, you may be able to enroll yourself and your dependents. However, you must request enrollment within 60 days after the loss of CHIP or Medicaid coverage.

If you or your dependent(s) become eligible to receive premium assistance under a state CHIP or Medicaid, you may be able to enroll yourself and your dependents. However, you must request enrollment within 60 days of the determination of eligibility for premium assistance from state CHIP or Medicaid.

To request special enrollment or obtain more information, contact Asia Kuczynski at 6801 Kennedy Road, Suite 201, Warrenton, VA 20187.

# USERRA Notice

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## *Your Rights Under USERRA*

### A. The Uniformed Services Employment and Reemployment Rights Act

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

### B. Reemployment Rights

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- You ensure that your employer receives advance written or verbal notice of your service;
- You have five years or less of cumulative service in the uniformed services while with that particular employer;
- You return to work or apply for reemployment in a timely manner after conclusion of service; and
- You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

### C. Right to Be Free from Discrimination and Retaliation

If you:

- Are a past or present member of the uniformed service;
- Have applied for membership in the uniformed service; or
- Are obligated to serve in the uniformed service; then an employer may not deny you
  - Initial employment;
  - Reemployment;
  - Retention in employment;
  - Promotion; or
  - Any benefit of employment because of this status.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

## D. Health Insurance Protection

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- Even if you do not elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

## E. Enforcement

- The U.S. Department of Labor, Veterans' Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its Web site at <http://www.dol.gov/vets>. An interactive online USERRA Advisor can be viewed at <http://www.dol.gov/elaws/userra.htm>.

- If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, as applicable, for representation.
- You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

The rights listed here may vary depending on the circumstances. The text of this notice was prepared by VETS, and may be viewed on the Internet at this address: <http://www.dol.gov/vets/programs/userra/poster.htm>. Federal law requires employers to notify employees of their rights under USERRA, and employers may meet this requirement by displaying the text of this notice where they customarily place notices for employees. U.S. Department of Labor, Veterans' Employment and Training Service, 1-866-487-2365.

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

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## Enrollment Notice

If you have had or are going to have a 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 consultation with the attending physician and the patient, 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;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

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

OAP Premier: \$1,000 deductible (single in-network) and 0% coinsurance (in-network) and \$2,500 deductible (single out-of-network) and 20% coinsurance (out-of-network).

OAP Standard: \$2,000 deductible (single in-network) and 10% coinsurance (in-network) and \$3,600 deductible (single out-of-network) and 30% coinsurance (out-of-network).

OAPin: \$5,000 deductible (single in-network) and 20% coinsurance (in-network).

If you would like more information on WHCRA benefits, call your plan administrator at 855-431-7283.