

Important Plan Notices and Documents

CURRENT HEALTH PLAN NOTICES

Notices must be provided to plan participants on an annual basis and are available in this packet of open enrollment materials and on our benefits website and include:

- **Medicare Part D Notice**
Describes options to access prescription drug coverage for Medicare eligible individuals.
- **Women's Health and Cancer Rights Act**
Describes benefits available to those that will or have undergone a mastectomy.
- **Newborns' and Mothers' Health Protection Act**
Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery.
- **HIPAA Notice of Special Enrollment Rights**
Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment.
- **HIPAA Notice of Privacy Practices**
Describes how health information about you may be used and disclosed.
- **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**
Describes availability of premium assistance for Medicaid eligible dependents.
- **Nondiscrimination and Accessibility Requirements Notice**
Describes organization's compliance with Federal non-discrimination laws along with communication and language assistance services.
- **COBRA Continuation Coverage**
You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this Notice carefully to make sure you understand your rights and obligations.

CURRENT PLAN DOCUMENTS

Important documents for our health plan and retirement plan are available on our benefits website and include:

Summary Plan Descriptions

A Summary Plan Description (SPD) is the legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

Summary of Benefits and Coverage

A Summary of Benefits and Coverage (SBC) is a document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format.

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the NCS D Group Health Plan. It is meant to supplement and/or replace certain information in the SPD, so retain it for future reference. The SPD is available to employees upon request. Please share these materials with your covered family members.