

## **Other Benefit Plan Legal Notices**

### **The Following Legal/Requirement Benefit Notices Are Included In this Document**

- Qualified Medical Child Support Order (QMCSO) Notice
- Women’s Health and Cancer Rights Act of 1998
- Genetic Information Nondiscrimination Act (GINA)
- Michelle’s Law

### **Qualified Medical Child Support Order (QMCSO) Notice**

The Plan Administrator has adopted the required procedures and provisions for complying with and enforcing the regulations regarding Qualified Medical Child Support Orders (“QMCSOs”) as legally required, pursuant to ERISA Section 609 (a), as may be amended from time to time. The Plan Administrator reserves the right to alter, amend, or terminate the procedures and substitute alternative procedures to satisfy legal requirements. A copy of the procedures is available from Human Resources at no charge, upon request.

### **Women’s Health and Cancer Rights Act of 1998 Notice**

Congress enacted the Women’s Health and Cancer Rights Act of 1998 (the “Act”). This notice describes the most important provisions of the Act. Please review this information carefully. If your spouse is covered by our health plan, please make certain that he or she also has the opportunity to review this information.

The Act requires a group health plan that provides medical and surgical benefits for a mastectomy to also provide coverage, 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 and
- Prostheses and coverage for any complications in all stages of mastectomy, including lymphedema.

Such coverage and benefits may be subject to annual deductible and coinsurance provisions to the extent they are consistent with those for other coverage and benefits under the group health plan. In addition the Act prohibits a group health plan from:

- Denying a participant or a beneficiary eligibility to enroll or renew coverage to avoid the requirements of the Act
- Penalizing, reducing or limiting reimbursement to a health care provider (e.g., physician, clinic or hospital) to induce such provider to provide care inconsistent with the Act; and

- Providing monetary or other incentives to a health care provider to induce such provider to provide care inconsistent with the Act.

### **Genetic Information Nondiscrimination Act (GINA) Notice**

Under this Act, group health plans and health insurers are prohibited from discriminating against or refusing coverage to individuals based on the results of genetic testing.

### **Michelle's Law Enrollment Notice**

Michelle's Law went into effect for health plans beginning January 1, 2010. This law is a result of a medically necessary leave of absence from a post-secondary educational institution or other change in enrollment that: (1) begins while the child is suffering from a serious illness or injury; (2) is certified by a physician as being medically necessary; and (3) causes the child to lose student status for purposes of coverage under the plan.

If the dependent child's treating physician does not provide written documentation the child is suffering from a serious illness or injury and the leave of absence is medically necessary, the plan will not provide continued coverage.