

IMPORTANT PATIENT PROTECTION AND AFFORDABLE CARE ACT NOTICES, ERISA NOTICES AND CONTACTS FOR MORE INFORMATION

West Virginia University Research Corporation is providing these important notices to you at no fee. The notices in this package describe important rights that you have under the terms of the West Virginia University Research Corporation Group Health Plan. If you have any questions or need additional information regarding these notices you can contact:

Your Employer Representative

Amber Conaway 304-293-4616
amber.conaway@mail.wvu.edu

or by mail at
One Waterfront Place
PO Box 6221
Morgantown, WV 26506

The following notices are included in this communication in this order:

- WHCRA Notice (Women's Health and Cancer Rights Act)
- CHIPRA Notice (Children's Health Insurance Program Reauthorization Act)
- HIPAA Special Enrollment Rights Notice

NOTICE OF RIGHTS UNDER THE WOMEN’S HEALTH AND CANCER RIGHTS ACT (WHCRA)

Do you know that your plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Contact your Employer Representative for more information.

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 lymphedemas.

These benefits will be provided subject to the same deductible and co-insurance particulars that are applicable to other medical and surgical benefits provided under this Plan. West Virginia University Research Corporation has provided the detailed information regarding deductible and co-insurance for the West Virginia University Research Corporation Group Health Plan. For more information or to get a copy of the Summary Plan Description containing these details contact your Employer Representative.

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 are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can 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, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not 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, you can contact the Department of Labor electronically at www.askebsa.dol.gov or by calling toll-free 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 July 31, 2013. You should contact your State for further information on eligibility –

ALABAMA – Medicaid	COLORADO – Medicaid
Phone: 1-855-692-5447	Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943
ALASKA – Medicaid	
Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529	

ARIZONA – CHIP	FLORIDA – Medicaid
Phone (Outside of Maricopa County): 1-877-7645437	/ Phone: 1-877-357-3268

Phone (Maricopa County): 602-417-5437	Georgia
	Phone: 1-800-869-1150
Phone (Maricopa County): 602-417-5437	MONTANA – Medicaid
IDAHO – Medicaid and CHIP	Phone: 1-800-694-3084
Medicaid Phone: 1-800-926-2588	NEBRASKA – Medicaid
CHIP Phone: 1-800-926-2588	
INDIANA – Medicaid	Phone: 1-800-383-4278
Phone: 1-800-889-9949	NEVADA – Medicaid

IOWA – Medicaid	Medicaid Phone: 1-800-992-0900
Phone: 1-888-346-9562	Medicaid Phone: 1-800-992-0900
KANSAS – Medicaid	
Phone: 1-800-792-4884	

KENTUCKY – Medicaid	NEW HAMPSHIRE – Medicaid
Phone: 1-800-635-2570	Phone: 603-271-5218
LOUISIANA – Medicaid	NEW JERSEY – Medicaid and CHIP
Phone: 1-888-695-2447	Medicaid Phone: 609-631-2392
MAINE – Medicaid	

Phone: 1-800-977-6740 TTY 1-800-977-6741	CHIP Phone: 1-800-701-0710
MASSACHUSETTS – Medicaid and CHIP	NEW YORK – Medicaid
Phone: 1-800-462-1120	Phone: 1-800-541-2831
MINNESOTA – Medicaid	NORTH CAROLINA – Medicaid
Phone: 1-800-657-3629	Phone: 919-855-4100
MISSOURI – Medicaid	NORTH DAKOTA – Medicaid
Phone: 573-751-2005	Phone: 1-800-755-2604

OKLAHOMA – Medicaid and CHIP	UTAH – Medicaid and CHIP
Phone: 1-888-365-3742	Phone: 1-866-435-7414
OREGON – Medicaid and CHIP	VERMONT – Medicaid

Phone: 1-800-699-9075	Phone: 1-800-250-8427
PENNSYLVANIA – Medicaid	VIRGINIA – Medicaid and CHIP
Phone: 1-800-692-7462	<p>Medicaid Phone: 1-800-432-5924</p> <p>CHIP Phone: 1-866-873-2647</p>
RHODE ISLAND – Medicaid	WASHINGTON – Medicaid
Phone: 401-462-5300	Phone: 1-800-562-3022 ext. 15473
SOUTH CAROLINA – Medicaid	WEST VIRGINIA – Medicaid
Phone: 1-888-549-0820	Phone: 1-877-598-5820, HMS Third Party Liability
SOUTH DAKOTA - Medicaid	WISCONSIN – Medicaid

Phone: 1-888-828-0059	Phone: 1-800-362-3002
TEXAS – Medicaid	WYOMING – Medicaid
Phone: 1-800-440-0493	Phone: 307-777-7531

To see if any more States have added a premium assistance program since July 31, 2013, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor

Employee Benefits Security Administration Centers for Medicare & Medicaid Services

www.dol.gov/ebsa www.cms.hhs.gov

1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

1-877-267-2323, Menu Option 4, Ext. 61565

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HIPAA SPECIAL ENROLLMENT RIGHTS NOTICE

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 you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, 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.

To request special enrollment or obtain more information, contact your Employer Representative.