

Important Annual Notices For Employees

IMPORTANT ANNUAL EMPLOYEE NOTICES

Your Health Information is Protected

The Larkspur-Corte Madera School District has always taken voluntary steps to safeguard your personal information. The privacy rules under the Health Insurance Portability and Accountability Act (HIPAA) also require the Larkspur-Corte Madera School District Benefit Plan (the “Plan”) to protect your health plan information. You may wish to obtain a copy of the Plan’s Notice of Privacy Practices. The Notice explains participants’ rights and the Plan’s legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI.

To obtain a copy of the **Larkspur-Corte Madera School District** Notice of Privacy Practices. Contact *Linda Tarantino* at 415-927-6960, ext. 3204.

HIPAA Special Enrollment 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 or your dependents may be able to enroll in a Larkspur-Corte Madera School District health plan -without waiting for the next open enrollment period if you:

- Lose other coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request enrollment within *60 days* after the loss of such coverage.

In addition, you may enroll in Larkspur-Corte Madera School District health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within *60 days* after you gain eligibility for coverage.

Note: If your dependent becomes eligible for a special enrollment rights, you may add the dependent to your current coverage or change to another health plan option. Any other currently covered dependents may also switch to the new plan in which you enroll.

To request special enrollment or obtain more information, contact 415-9279-6960, ext. 3204

Newborns’ and Mothers’ Health Protection Act Notice

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).

Women’s Health and Cancer Rights Act 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;

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- 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. - If you would like more information on WHCRA benefits, contact the plan in which you are enrolled or contact 415-927-6960, ext. 3204

Patient Protection Notice

Health Net and Kaiser Permanente generally allow 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 Health Net and Kaiser Permanente, based on the plan you are enrolled in.

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

You do not need prior authorization from Health Net or Kaiser Permanente or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Health Net or Kaiser Permanente, based on the plan you are enrolled in.

COBRA Notification Requirements for Plan Participants

The notification outlines certain rights that exist if you (and your dependents) are enrolled in any of the **Larkspur-Corte Madera School District** healthcare plans and a qualifying event occurs. Qualifying events include (but are not limited to):

- Your termination of employment (except for gross misconduct) or reduction of work hours that result in your loss of coverage
- A divorce or legal separation from your spouse
- Your dependent child reaching the maximum age of coverage.

Under COBRA, you (and/or your affected dependents) may continue participating in your healthcare plans for the period specified in the notice (generally for up to 18 months, but in some instances for dependents, for up to 36 months). For qualifying events due to divorce or legal separation, termination of domestic partnership, disability determination by Social Security, or a dependent child's losing eligibility for coverage as a dependent child, you must notify Human Resources in writing within 60 days of the qualifying event.

Notification must include documents supporting the Qualifying event (e.g., copy of the divorce decrees, copy of legal separations, copy of the Social Security Administration's disability determination letter).

If notice is not received within that 60-day period, the individual will not be entitled to continue coverage through the **Larkspur-Corte Madera School District** health plans

If you are covered under an insured plan, the plan may offer extended continuation coverage after COBRA ends. For more information, contact your health plan.