



Notice of Health Laws

The City of Oklahoma City
Employee Benefits Division

Certificate of Creditable Coverage

A certificate of creditable coverage will be provided upon request or automatically upon loss of coverage and a COBRA qualifying event. Certificates provide evidence of health coverage and may be needed if you become eligible under a group health plan that excludes coverage for certain medical conditions that you have before you enroll.

§ 701(e); 29 CFR 2590.701-5

Affordable Care Act

Beginning January 1, 2014, as part of the Affordable Care Act legislation, most Americans are required to purchase health insurance coverage that meets a certain minimum standard. The health plans offered by the City of Oklahoma City do qualify as minimum essential coverage, as do governmental plans (like Medicare, Medicaid, CHIP and TRICARE). Another key part of the health care law to take effect in 2014 is a new way to buy health insurance: the Health Insurance Marketplace, also referred to the Marketplace Exchange. **More information about these changes are on www.healthcare.gov.**

Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in one of the plans offered, provided that you request enrollment within 31 days after your other coverage ends. 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, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

29 CFR 2590.701-6(c)

Newborns' and Mothers' Health Protection Act of 1996

Group health plans and health insurance issuers generally may not, under Federal or State 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 and State law generally do 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 or State 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). In addition, under State law group health plans and health insurance issuers shall provide for one home visit within 48 hours of childbirth by a licensed health care provider whose scope of practice includes providing postpartum care, following a vaginal delivery when childbirth occurs at home or in a licensed birthing center.

§711(d); 29 CFR 2520.102-3(u) and §36-6060.3 of Oklahoma Statutes.

Women's Health and Cancer Rights Act of 1998

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 states 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. Refer to your plan documents for applicable deductibles and coinsurance amounts.

§ 713(a)

Please refer to the annual Employee Guide to Benefits for additional or updated laws or regulations which may impact your coverage and rights.

I have received the City of Oklahoma City Notice of Health Laws. I understand that if I need more information or have any questions regarding this notice I can contact the Employee Benefits Division at 297-2144.

Receipt of notices acknowledged by:

Print Name

Signature

Date