



## 2021 Important Notices

Federal laws require that Legacy provide you with certain notices that inform you about your rights regarding eligibility, enrollment and coverage of health care plans. You can request printed copies of these documents from the HR department.

NOTICE	WHAT IT MEANS FOR YOU
<b>HIPAA Privacy Notice</b>	Describes your rights to health privacy.
<b>Special Enrollment Rights</b>	Describes when you can enroll for coverage when you have previously declined coverage.
<b>Premium Assistance Under Medicaid and CHIP</b>	Provides a list of states that have premium assistance programs to help you pay for medical coverage if you are unable to afford health care coverage premiums.
<b>Family and Medical Leave Act (FMLA)</b>	If you or a family member is faced with a health condition that causes you to miss work, you may be able to take up to 12 weeks of job-protected time off under the FMLA.
<b>Summary of Benefits and Coverage (SBC)</b>	Summarizes important information about your health coverage options in a standard format to help you compare each option.
<b>Newborns' and Mothers' Health Protection Act</b>	Describes protections for mothers and their newborn children relating to the length of their hospital stays following childbirth.
<b>Women's Health and Cancer Rights Act of 1998</b>	Provides information regarding a woman's rights after a mastectomy.
<b>Genetic Information Non-Discrimination Act of 2008 (GINA)</b>	Prohibits employers from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by the law.
<b>Michelle's Law</b>	Prohibits group health plans from terminating the coverage of a dependent child who has lost student status as a result of a medically necessary leave of absence.
<b>Consolidated Omnibus Budget Reconciliation Act (COBRA)</b>	Provides details about how COBRA can provide ongoing health benefits after coverage ends under certain conditions.
<b>Your Prescription Drug Coverage and Medicare</b>	The key purpose of this notice is to advise you that the prescription drug coverage you have under the Adams PARC, PARCway, Vision Therapy and Brookhaven Extensive Care is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2021. (This is known as "creditable coverage.")
<b>Health Insurance Marketplace Coverage Options</b>	Provides basic information about individual health insurance options that will be available through the Marketplace (also referred to as Exchanges) beginning in 2014.