

NOTICES UNDER FEDERAL LAW

NOTICE OF NEWBORN'S ACT DISCLOSURE

Under federal law, group health plans and health insurance issuers offering group health insurance, generally may not restrict benefits for any Hospital length of stay in connection with childbirth for the mother of the newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, the Plan may pay for a shorter stay if the attending Physician (e.g., your Physician, nurse or a physician assistant), after consultation with the mother, discharges the mother or newborn earlier. Also, under federal law, plans may not set the level of benefits for out of pocket costs so that any later portion of the 48-hour (or 96 hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a Plan may not, under federal law, require that a Physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your Out of Pocket costs, you may be required to obtain Prenotification. For information on Prenotification, contact the Plan Administrator or the Prenotification Provider.

NOTICE OF WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

On January 1, 1999, a new federal law, the Women's Health and Cancer Rights Act of 1998, became effective for the Plan. The law requires group health plans to provide coverage for mastectomies and to also provide coverage for reconstructive surgery and prosthesis following mastectomies. The law mandates that a Participant or Dependent who is receiving benefits on or after the law's effective date for a mastectomy and who elects breast reconstruction in connection with the mastectomy, will also receive coverage for:

Reconstruction of the breast on which a mastectomy has been performed.

Surgery and reconstruction of the other breast to produce a symmetrical appearance.

Prosthesis and treatment of physical complications of all stages of mastectomies, including lymphedemas.

This coverage will be provided in consultation with the Covered Person and the Covered Person's attending Physician and will be subject to the same annual Deductible, Co-percentage and/or Copayment provisions otherwise applicable under the Plan. If you have any questions about coverage for mastectomies and post-operative reconstructive surgery, please contact the Plan Administrator.

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 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 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Complete, sign and return an application within the 31-day Special Enrollment Period following your or your dependent's loss of such other coverage including as a result of any of the following:

- Exhaustion of COBRA Continuation Coverage;
- Loss of eligibility for such other coverage due to divorce, legal separation, cessation of dependent status, death, Termination of Employment or reduction of hours of employment;
- A significant reduction in benefits, or a significant increase in premium, of such other coverage;
- Termination of employer contributions; or
- Reaching the lifetime limit on all benefits under the Eligible Employee's or Dependent's prior plan.

Individuals who lose coverage due to nonpayment of premiums or for cause (e.g. filing fraudulent claims) are not Special Enrollees under this Plan. Coverage for a Special Enrollee under this Plan will be effective on the first day of the calendar month following the enrollment request. However, if the Special Enrollee loses coverage on other than the last day of the month, the Special Enrollee's coverage will be effective the later of the first day after the other coverage ends, or the first day after the date the enrollment request is received by the Plan Administrator.

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 31 days after the marriage, or within 60 days after the birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact your Human Resources office or the TICUA Benefit Consortium office at (615) 292-3535 or TICUA Benefit Consortium, 555 Marriott Way, Suite 315, Nashville, TN 37214.

HIPAA Notice of Availability

Availability of Notice of Privacy Practices

The Tennessee Independent Colleges & Universities Association Benefits Consortium Health Plan would like to make you aware of the availability of its Notice of Privacy Practices. At any time, a copy of the current Notice of Privacy Practices may be obtained on our website at http://www.ticua.org/tbc/tbcnews/sm_files/2013.09.21%20Notice%20of%20Privacy%20Practices.pdf or by contacting us at:

TICUA Benefit Consortium, Inc.
555 Marriott Way, Suite 315
Nashville, TN 37214

Children's Health Insurance Program Notice

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 or www.insurekidsnow.gov 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 January 31, 2014. You should contact your State for further information on eligibility –

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| ALABAMA – Medicaid | COLORADO – Medicaid |
| Website: http://www.medicaid.alabama.gov Phone: 1-855-692-5447 | Medicaid Website: http://www.colorado.gov/ Medicaid Phone (In state): 1-800-866-3513 Medicaid Phone (Out of state): 1-800-221-3943 |
| ALASKA – Medicaid | |
| Website: http://health.hss.state.ak.us/dpa/programs/medicaid/ Phone (Outside of Anchorage): 1-888-318-8890 Phone (Anchorage): 907-269-6529 | |
| ARIZONA – CHIP | FLORIDA – Medicaid |
| Website: http://www.azahcccs.gov/applicants Phone (Outside of Maricopa County): 1-877-764-5437 Phone (Maricopa County): 602-417-5437 | Website: https://www.flmedicaidtplrecovery.com/ Phone: 1-877-357-3268 |
| | GEORGIA – Medicaid |
| | Website: http://dch.georgia.gov/ Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP) Phone: 1-800-869-1150 |

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| IDAHO – Medicaid | MONTANA – Medicaid |
| Medicaid Website: http://healthandwelfare.idaho.gov/Medical/Medicaid/PremiumAssistance/tabid/1510/Default.aspx Medicaid Phone: 1-800-926-2588 | Website: http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml Phone: 1-800-694-3084 |
| INDIANA – Medicaid | NEBRASKA – Medicaid |
| Website: http://www.in.gov/fssa Phone: 1-800-889-9949 | Website: http://dhhs.ne.gov/medicaid/Pages/med_kidsconx.aspx www.ACCESSNebraska.ne.gov Phone: 1-800-383-4278 |
| IOWA – Medicaid | NEVADA – Medicaid |
| Website: www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562 | Medicaid Website: http://dwss.nv.gov/ http://dwss.nv.gov/ Medicaid Phone: 1-800- 92-0900 9 |
| KANSAS – Medicaid | |
| Website: http://www.kdheks.gov/hcf/ Phone: 1-800-792-4884 | |
| KENTUCKY – Medicaid | NEW HAMPSHIRE – Medicaid |
| Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570 | Website: http://www.dhhs.nh.gov/oii/documents/hippapp.pdf Phone: 603-271-5218 |
| LOUISIANA – Medicaid | NEW JERSEY – Medicaid and CHIP |
| Website: http://www.lahipp.dhh.louisiana.gov Phone: 1-888-695-2447 | Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 |
| MAINE – Medicaid | |
| Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-977-6740 TTY 1-800-977-6741 | |
| MASSACHUSETTS – Medicaid and CHIP | NEW YORK – Medicaid |
| Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120 | Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831 |
| MINNESOTA – Medicaid | NORTH CAROLINA – Medicaid |
| Website: http://www.dhs.state.mn.us/ Click on Health Care, then Medical Assistance Phone: 1-800-657-3629 | Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100 |
| MISSOURI – Medicaid | NORTH DAKOTA – Medicaid |
| Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005 | Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-800-755-2604 |
| OKLAHOMA – Medicaid and CHIP | UTAH – Medicaid and CHIP |
| Website: http://www.insureoklahoma.org Phone: 1-888-365-3742 | Website: http://health.utah.gov/upp Phone: 1-866-435-7414 |
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| OREGON – Medicaid | VERMONT– Medicaid |
| Website: http://www.oregonhealthykids.gov http://www.hijossaludablesoregon.gov Phone: 1-800-699-9075 | Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427 |
| PENNSYLVANIA – Medicaid | VIRGINIA – Medicaid and CHIP |
| Website: http://www.dpw.state.pa.us/hipp Phone: 1-800-692-7462 | Medicaid Website: http://www.dmas.virginia.gov/rcp-HIPP.htm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.famis.org/ CHIP Phone: 1-866-873-2647 |
| RHODE ISLAND – Medicaid | WASHINGTON – Medicaid |
| Website: www.ohhs.ri.gov Phone: 401-462-5300 | Website: http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx Phone: 1-800-562-3022 ext. 15473 |
| SOUTH CAROLINA – Medicaid | WEST VIRGINIA – Medicaid |
| Website: http://www.scdhhs.gov Phone: 1-888-549-0820 | Website: www.dhhr.wv.gov/bms/ Phone: 1-877-598-5820, HMS Third Party Liability |
| SOUTH DAKOTA - Medicaid | WISCONSIN – Medicaid |
| Website: http://dss.sd.gov Phone: 1-888-828-0059 | Website: http://www.badgercareplus.org/pubs/p-10095.htm Phone: 1-800-362-3002 |
| TEXAS – Medicaid | WYOMING – Medicaid |
| Website: https://www.gethipptexas.com/ Phone: 1-800-440-0493 | Website: http://health.wyo.gov/healthcarefin/equalitycare Phone: 307-777-7531 |

To see if any more States have added a premium assistance program since January 31, 2014, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
<http://www.dol.gov/ebsa>
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
<http://www.cms.hhs.gov>
1-877-267-2323, Menu Option 4, Ext. 61565