

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

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ABC Imaging is providing these important notices to you. The notices in this package describe important rights that you have under the terms of the ABC Imaging Group Health Plan. If you have any questions or need additional information regarding these notices, you can contact:

### **Your Employer Representative**

Simone Vann  
202-429-8870

or by mail at:

Simone Vann  
Human Resources Manager  
ABC Imaging  
5290 Shawnee Road, Suite 300  
Alexandria, VA 22312

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

- CHIPRA Notice (Children's Health Insurance Program Reauthorization Act)
- Genetic Information Non-Discrimination Act (GINA) Disclosures
- General Notice of COBRA Rights
- Health Insurance Exchange Notice
- HIPAA Special Enrollment Rights Notice
- Mental Health Parity & Addiction Equity Act (MHPAEA) Disclosure
- Michelle's Law Notice
- Newborn's and Mother's Health Protection Act Notice
- Patient Protection Prohibition on Rescission Notice
- USERRA Notice
- Women's Health and Cancer Rights Act (WHCRA) Notice
- General FMLA Notice
- ACA Section 1557 Nondiscrimination Notice

### **Disclaimer**

Employers who are considering using this document with respect to any employee benefit plan are strongly encouraged to consult with qualified legal counsel before using the document to determine if it is suitable, appropriate and adequate for use by any plan and whether any revisions, updates or amendments are needed prior to its adoption or use on behalf of any plan. Business Benefits Group does not provide legal advice and we make no warranty or guarantee, express or implied, about the quality, accuracy, completeness, timeliness, or correctness of the ERISA Compliance Documents.

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## Employer’s Children’s Health Insurance Program (CHIP) Notice

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](http://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, 2012. You should contact your State for further information on eligibility –**

|  |   |
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| <b>ALABAMA – Medicaid</b>  | <b>COLORADO – Medicaid</b>  |
| Website: <a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a><br>Phone: 1-855-692-5447  | Medicaid Website: <a href="http://www.colorado.gov/">http://www.colorado.gov/</a><br>Medicaid Phone (In state): 1-800-866-3513<br>Medicaid Phone (Out of state): 1-800-221-3943 |
| <b>ALASKA – Medicaid</b>   |   |
| Website:<br><a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a><br>Phone (Outside of Anchorage): 1-888-318-8890<br>Phone (Anchorage): 907-269-6529 |   |
| <b>ARIZONA – CHIP</b>  | <b>FLORIDA – Medicaid</b>   |
| Website: <a href="http://www.azahcccs.gov/applicants">http://www.azahcccs.gov/applicants</a><br>Phone (Outside of Maricopa County): 1-877-764-5437<br>Phone (Maricopa County): 602-417-5437                            | Website: <a href="https://www.flmedicaidprecovery.com/">https://www.flmedicaidprecovery.com/</a><br>Phone: 1-877-357-3268   |
|  | <b>GEORGIA – Medicaid</b>   |

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|   | <p>Website: <a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a><br/>Click on Programs, then Medicaid, then Health Insurance Premium Payment (HIPP)</p> <p>Phone: 1-800-869-1150</p>              |
| <b>IDAHO – Medicaid and CHIP</b>  | <b>MONTANA – Medicaid</b>  |
| <p>Medicaid Website:<br/><a href="http://www.accesstohealthinsurance.idaho.gov">www.accesstohealthinsurance.idaho.gov</a></p> <p>Medicaid Phone: 1-800-926-2588</p> <p>CHIP Website: <a href="http://www.medicaid.idaho.gov">www.medicaid.idaho.gov</a></p> <p>CHIP Phone: 1-800-926-2588</p> | <p>Website:<br/><a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a></p> <p>Phone: 1-800-694-3084</p>           |
| <b>INDIANA – Medicaid</b>   | <b>NEBRASKA – Medicaid</b>   |
| <p>Website: <a href="http://www.in.gov/fssa">http://www.in.gov/fssa</a></p> <p>Phone: 1-800-889-9949</p>  | <p>Website: <a href="http://www.ACCESSNebraska.ne.gov">www.ACCESSNebraska.ne.gov</a></p> <p>Phone: 1-800-383-4278</p>  |
| <b>IOWA – Medicaid</b>  | <b>NEVADA – Medicaid</b>   |
| <p>Website: <a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a></p> <p>Phone: 1-888-346-9562</p>   | <p>Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a></p> <p>Medicaid Phone: 1-800-992-0900</p>   |
| <b>KANSAS – Medicaid</b>  |  |
| <p>Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a></p> <p>Phone: 1-800-792-4884</p>  |  |
| <b>KENTUCKY – Medicaid</b>  | <b>NEW HAMPSHIRE – Medicaid</b>  |
| <p>Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a></p> <p>Phone: 1-800-635-2570</p>  | <p>Website:<br/><a href="http://www.dhhs.nh.gov/oii/documents/hippapp.pdf">http://www.dhhs.nh.gov/oii/documents/hippapp.pdf</a></p> <p>Phone: 603-271-5218</p>   |
| <b>LOUISIANA – Medicaid</b>   | <b>NEW JERSEY – Medicaid and CHIP</b>  |
| <p>Website: <a href="http://www.lahipp.dhh.louisiana.gov">http://www.lahipp.dhh.louisiana.gov</a></p> <p>Phone: 1-888-695-2447</p>  | <p>Medicaid Website:<br/><a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a></p> <p>Medicaid Phone: 1-800-356-1561</p> |

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|   | <p>CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a></p> <p>CHIP Phone: 1-800-701-0710</p>                       |
| <b>MAINE – Medicaid</b>   |  |
| <p>Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a></p> <p>Phone: 1-800-977-6740<br/>TTY 1-800-977-6741</p> |  |
| <b>MASSACHUSETTS – Medicaid and CHIP</b>  | <b>NEW YORK – Medicaid</b>   |
| <p>Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a></p> <p>Phone: 1-800-462-1120</p>  | <p>Website:<br/><a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a></p> <p>Phone: 1-800-541-2831</p>               |
| <b>MINNESOTA – Medicaid</b>   | <b>NORTH CAROLINA – Medicaid</b>   |
| <p>Website: <a href="http://www.dhs.state.mn.us/">http://www.dhs.state.mn.us/</a></p> <p>Click on Health Care, then Medical Assistance</p> <p>Phone: 1-800-657-3629</p>                                 | <p>Website: <a href="http://www.ncdhhs.gov/dma">http://www.ncdhhs.gov/dma</a></p> <p>Phone: 919-855-4100</p>   |
| <b>MISSOURI – Medicaid</b>  | <b>NORTH DAKOTA – Medicaid</b>   |
| <p>Website:<br/><a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a></p> <p>Phone: 573-751-2005</p>                                | <p>Website:<br/><a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a></p> <p>Phone: 1-800-755-2604</p> |
| <b>OKLAHOMA – Medicaid and CHIP</b>   | <b>UTAH – Medicaid and CHIP</b>  |
| <p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a></p> <p>Phone: 1-888-365-3742</p>  | <p>Website: <a href="http://health.utah.gov/upp">http://health.utah.gov/upp</a></p> <p>Phone: 1-866-435-7414</p>   |
| <b>OREGON – Medicaid and CHIP</b>   | <b>VERMONT – Medicaid</b>  |
| <p>Website: <a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a><br/><a href="http://www.hijossaludablesoregon.gov">http://www.hijossaludablesoregon.gov</a></p>             | <p>Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a></p> <p>Phone: 1-800-250-8427</p>   |

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| Phone: 1-877-314-5678   |   |
| <b>PENNSYLVANIA – Medicaid</b><br>Website: <a href="http://www.dpw.state.pa.us/hipp">http://www.dpw.state.pa.us/hipp</a><br>Phone: 1-800-692-7462 | <b>VIRGINIA – Medicaid and CHIP</b><br>Medicaid Website: <a href="http://www.dmas.virginia.gov/rcp-HIPP.htm">http://www.dmas.virginia.gov/rcp-HIPP.htm</a><br><br>Medicaid Phone: 1-800-432-5924<br><br>CHIP Website: <a href="http://www.famis.org/">http://www.famis.org/</a><br><br>CHIP Phone: 1-866-873-2647 |
| <b>RHODE ISLAND – Medicaid</b><br><br>Website: <a href="http://www.ohhs.ri.gov">www.ohhs.ri.gov</a><br><br>Phone: 401-462-5300                    | <b>WASHINGTON – Medicaid</b><br>Website:<br><a href="http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm">http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtm</a><br><br>Phone: 1-800-562-3022 ext. 15473   |
| <b>SOUTH CAROLINA – Medicaid</b><br><br>Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a><br><br>Phone: 1-888-549-0820           | <b>WEST VIRGINIA – Medicaid</b><br><br>Website: <a href="http://www.dhhr.wv.gov/bms/">www.dhhr.wv.gov/bms/</a><br>Phone: 1-877-598-5820, HMS Third Party Liability  |
| <b>SOUTH DAKOTA - Medicaid</b><br><br>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a><br>Phone: 1-888-828-0059                         | <b>WISCONSIN – Medicaid</b><br>Website: <a href="http://www.badgercareplus.org/pubs/p-10095.htm">http://www.badgercareplus.org/pubs/p-10095.htm</a><br><br>Phone: 1-800-362-3002  |
| <b>TEXAS – Medicaid</b><br><br>Website: <a href="https://www.gethipptexas.com/">https://www.gethipptexas.com/</a><br><br>Phone: 1-800-440-0493    | <b>WYOMING – Medicaid</b><br>Website:<br><a href="http://health.wyo.gov/healthcarefin/equalitycare">http://health.wyo.gov/healthcarefin/equalitycare</a><br><br>Phone: 307-777-7531   |

To see if any more States have added a premium assistance program since July 31, 2012, or for more information on special enrollment rights, you can contact either:

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

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137

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## Genetic Information Nondiscrimination Act (GINA) Disclosures

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The Genetic Information Nondiscrimination Act of 2008 (“GINA”) protects employees against discrimination based on their genetic information. Unless otherwise permitted, your Employer may not request or require any genetic information from you or your family members.

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. “Genetic information,” as defined by GINA, includes an individual’s family medical history, the results of an individual’s or family member’s genetic tests, the fact that an individual or an individual’s family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual’s family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

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## General Notice of COBRA Rights

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*For groups with 20 or more employees*

### Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

### What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:



- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

**When is COBRA continuation coverage available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

**For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to:**

Simone Vann  
 Human Resources Manager  
 ABC Imaging  
 5290 Shawnee Road, Suite 300  
 Alexandria, VA 22312  
[Simone.Vann@abcimaging.com](mailto:Simone.Vann@abcimaging.com)

**How is COBRA continuation coverage provided?**

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

**Disability extension of 18-month period of COBRA continuation coverage**

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

**Second qualifying event extension of 18-month period of continuation coverage**

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation

coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

**Are there other coverage options besides COBRA Continuation Coverage?**

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse’s plan) through what is called a “special enrollment period.” Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

**If you have questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA’s website.) For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

**Keep your Plan informed of address changes**

To protect your family’s rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Simone Vann  
Human Resources Manager  
ABC Imaging  
5290 Shawnee Road, Suite 300  
Alexandria, VA 22312  
[Simone.Vann@abcimaging.com](mailto:Simone.Vann@abcimaging.com)

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Under no circumstances shall Business Benefits Group, or our subsidiaries, affiliates, officers, directors, employees, agents or representatives be liable to any person for direct, indirect, incidental, special or consequential damages, including, without limitation, losses, costs or damages suffered or incurred as a result of use of this document, including any such damages that may result from any inaccuracies, errors, or omissions in the document regardless of how such faults, inaccuracies, errors, or omissions arise, even if we have been advised. Without limiting the foregoing, in no event will Business Benefits Group be liable for any losses, penalties or damages resulting in any way from use of this document.

## Health Insurance Exchange Notice

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### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: The Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

#### ***What is the Health Insurance Marketplace?***

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

#### ***Can I Save Money on my Health Insurance Premiums in the Marketplace?***

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### ***Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?***

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.<sup>1</sup>

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### ***How Can I Get More Information?***

For more information about your coverage offered by your employer, please check your summary plan description or contact: Simone Vann | 202-429-8870 | Simone.Vann@abcimaging.com

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<sup>1</sup> An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

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## HIPAA Special Enrollment Rights Notice

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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.

## Mental Health Parity and Addiction Equity Act (MHPAEA) Disclosure

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The Mental Health Parity and Addiction Equity Act of 2008 generally requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays and deductibles) and treatment limitations (such as annual visit limits) applicable to mental health or substance use disorder benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits. For information regarding the criteria for medical necessity determinations made under your group health plan with respect to mental health or substance use disorder benefits, please refer to your Plan Document.

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## Michelle's Law Notice

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*Note: Pursuant to Michelle's Law, you are being provided with the following notice because group health plan provides dependent coverage beyond age 26 and bases eligibility for such dependent coverage on student status. Please review the following information with respect to your dependent child's rights under the plan in the event student status is lost.*

When a dependent child loses student status as a result of a medically necessary leave of absence from a post-secondary educational institution, your group health plan may continue to provide coverage during the leave of absence for up to one year, or until coverage would otherwise terminate under the group health plan, whichever is earlier.

In order to be eligible to continue coverage as a dependent during such leave of absence:

- Your group health plan must receive written certification by a treating physician of the dependent child which states that the child is suffering from a serious illness or injury and that the leave of absence (or other change of enrollment) is medically necessary
- Student must be enrolled in the plan immediately prior to the first day of the medically necessary leave of absence.

Please refer to your Plan Document for additional information.

## Newborns' and Mothers' Health Protection Act Notice

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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).

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## Patient Protection Prohibition on Rescissions Notice

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Under the Patient Protection and Affordable Care Act (PPACA) of March 23, 2010, for Plan Years beginning on or after September 23, 2010, a group health Plan, or a health insurance issuer offering group or individual health insurance coverage, must not rescind coverage except in the case of fraud or an intentional misrepresentation of a material fact. Under the new standard for rescissions, Plans and issuers cannot rescind coverage unless an individual was involved in fraud or made an intentional misrepresentation of material fact. These provisions generally provide that a health insurance issuer in the group and individual markets cannot cancel, or fail to renew, coverage for an individual or a group for any reason other than those enumerated in the statute (that is, nonpayment of premiums; fraud or intentional misrepresentation of material fact; withdrawal of a product or withdrawal of an issuer from the market; movement of an individual or an employer outside the service area; or, for bona fide association coverage, cessation of association membership).

These interim final regulations clarify that, to the extent that an omission constitutes fraud, that omission would permit the plan or issuer to rescind coverage under this section. For purposes of these interim final regulations, a rescission is a cancellation or discontinuance of coverage that has retroactive effect. For example, a cancellation that treats a policy as void from the time of the individual's or group's enrollment is a rescission. As another example, a cancellation that voids benefits paid up to a year before the cancellation is also a rescission for this purpose.

A cancellation or discontinuance of coverage with only a prospective effect is not a rescission, and neither is a cancellation or discontinuance of coverage that is effective retroactively to the extent it is attributable to a failure to timely pay required premiums or contributions towards the cost of coverage. Coverage may not be cancelled unless prior notice is provided. These interim final regulations provide that a group health Plan, or health insurance issuer offering group health insurance coverage, must provide at least 30 calendar days advance notice to an individual before coverage may be rescinded. Even though prior notice must be provided in the case of a rescission, applicable law may permit the rescission to void coverage retroactively.

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## USERRA Notice

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### ***Your Rights Under USERRA***

#### A. The Uniformed Services Employment and Reemployment Rights Act

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

#### B. Reemployment Rights

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- You ensure that your employer receives advance written or verbal notice of your service;
- You have five years or less of cumulative service in the uniformed services while with that particular employer;
- You return to work or apply for reemployment in a timely manner after conclusion of service; and
- You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

#### C. Right To Be Free From Discrimination and Retaliation

If you:

- Are a past or present member of the uniformed service;
- Have applied for membership in the uniformed service; or
- Are obligated to serve in the uniformed service; then an employer may not deny you
  - Initial employment;
  - Reemployment;
  - Retention in employment;
  - Promotion; or
  - Any benefit of employment because of this status.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

#### D. Health Insurance Protection

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.



- Even if you do not elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

#### E. Enforcement

- The U.S. Department of Labor, Veterans' Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.

For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its Web site at <http://www.dol.gov/vets>. An interactive online USERRA Advisor can be viewed at <http://www.dol.gov/elaws/userra.htm>.

- If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, as applicable, for representation.
- You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

The rights listed here may vary depending on the circumstances. The text of this notice was prepared by VETS, and may be viewed on the Internet at this address:

<http://www.dol.gov/vets/programs/userra/poster.htm>. Federal law requires employers to notify employees of their rights under USERRA, and employers may meet this requirement by displaying the text of this notice where they customarily place notices for employees. U.S. Department of Labor, Veterans' Employment and Training Service, 1-866-487-2365.

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## Women's Health and Cancer Rights Act (WHCRA) Notice

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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. Your Plan Document has provided the detailed information regarding deductible and co-insurance for your Group Health Plan. For more information or to get a copy of the Summary Plan Description containing these details contact your Employer Representative.

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## EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT

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The United States Department of Labor Wage and Hour Division

### Leave Entitlements

Eligible employees who work for a covered employer can take up to 12 weeks of unpaid, job-protected leave in a 12-month period for the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- To bond with a child (leave must be taken within 1 year of the child's birth or placement);
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition that makes the employee unable to perform the employee's job;
- For qualifying exigencies related to the foreign deployment of a military member who is the employee's spouse, child, or parent.

An eligible employee who is a covered servicemember's spouse, child, parent, or next of kin may also take up to 26 weeks of FMLA leave in a single 12-month period to care for the servicemember with a serious injury or illness.

An employee does not need to use leave in one block. When it is medically necessary or otherwise permitted, employees may take leave intermittently or on a reduced schedule.

Employees may choose, or an employer may require, use of accrued paid leave while taking FMLA leave. If an employee substitutes accrued paid leave for FMLA leave, the employee must comply with the employer's normal paid leave policies.

### Benefits & Protections

While employees are on FMLA leave, employers must continue health insurance coverage as if the employees were not on leave.

Upon return from FMLA leave, most employees must be restored to the same job or one nearly identical to it with equivalent pay, benefits, and other employment terms and conditions.

An employer may not interfere with an individual's FMLA rights or retaliate against someone for using or trying to use FMLA leave, opposing any practice made unlawful by the FMLA, or being involved in any proceeding under or related to the FMLA.

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## ACA Section 1557 Nondiscrimination Notice

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### Discrimination is Against the Law

**ABC Imaging complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ABC Imaging does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.**

ABC Imaging:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Simone Vann.

If you believe that ABC Imaging has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Simone Vann  
5290 Shawnee Road, Suite 300  
Alexandria, VA 22312  
202-429-8870  
Simone.Vann@abcimaging.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance U.S. Department of Health and Human Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/filing-with-ocr/index.html>.

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