

# 2020



## Employee Benefits Guide



City of Baytown  
Together we enrich lives and build community



**Our employees, at the City of Baytown, are the foundation of where enriching lives and building community begins.**

Thank you for your daily commitment to serving our citizens and City. Your work enhances the lives of Baytown residents on a daily basis. We also want to come alongside you and provide a benefit package to enhance the lives of you and your family. Providing a benefits package that focuses on the health and well-being of you and your family is one of the most important things we do as a City and is part of our commitment to make the City of Baytown a great place to work.

## About this guide

This benefit guide outlines the benefit package available to you. To promote health and wellness, we provide a comprehensive benefits program to meet the needs of you and your family. Our goal is to help you live and work well – 365 days a year.



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# General Enrollment Information

## Eligibility

You are eligible for City of Baytown Benefits on the first day of the month following completion of one month as an active employee if you are scheduled for 30 hours or more per week.

You may enroll your eligible dependents in the same plans you choose for yourself.

## When to Enroll

You can enroll for coverage within 30 days of your eligibility date or during the annual open enrollment period. **If you do not enroll for coverage within 30 days of your eligibility date**, you will not receive insurance coverage during the plan year, unless you have a qualified change in family status (see *Making Changes* for details).

## How to Enroll

To enroll online for you and your dependents, visit [www.BaytownBenefits.com](http://www.BaytownBenefits.com) and click on the "Enroll Now" button in the Enrolling tab.

1. Click "Register" and complete the registration process.
2. Click "Open Enrollment Site".
3. Update your personal information on the *About You* page. Click "Continue".
4. Update dependent information on the *About Your Dependents* page. Click "Continue".
5. On the *Enrollment* page, enroll or waive coverage for yourself and your dependents for each benefit. Make sure to update your beneficiary information!

Review your information on the *Enrollment Summary*. A confirmation statement will also be generated.



DOWNTOWN ARTS DISTRICT

# Enrollment Checklist

- Enroll by your deadline
- Review your confirmation statement
- Provide copies of dependent documents to Human Resources. If you are adding a spouse, you must provide the marriage certificate or common law order AND social security card for your spouse. If you are adding a child or children, you must provide their birth certificate and social security card for each child.
- Submit your evidence of insurability. This is specific to Lincoln Financial Group life insurance. If you elect over the guaranteed amount of coverage for yourself and/or your spouse, this item is required for Lincoln to review and consider the amount of the guaranteed issue.
- Update your beneficiaries. Be sure to include their social security number, date of birth, and most recent address and phone number.

## Making Changes

The choices you make during open enrollment or when you are first eligible are in effect for the remainder of the plan year, which ends on December 31, 2020. Once you enroll for coverage, you must wait until the next open enrollment period to change your benefit coverage, unless you have a qualified change in family status as defined by the IRS.

Here are some examples:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Loss of other health coverage (yourself or dependents)
- Change in your dependent's eligibility status because of marriage, age, etc.

You have 30 days from the qualifying event date to notify Human Resources and make changes to your coverage. **Requests made after the 30 day period will not be approved. It is your responsibility to notify Human Resources and initiate this process.**

**Keep in mind:** Any change you make to your coverage must be consistent with the change in status.

### Did You Know?

The big oak tree in the middle of Texas Avenue is one of Baytown's oldest landmarks.

# Medical Coverage to Keep You Healthy



As a foundation for your good health, the City of Baytown provides you with a medical plan through UnitedHealthcare that offers quality, flexibility, and value.

Plan Features	UnitedHealthcare Exclusive Provider Network
	In-Network
Annual Deductible (Single)	\$750
Annual Deductible (Family)	\$2,250
Annual Out-of-Pocket Max (Single)	\$5,550
Annual Out-of-Pocket Max (Family)	\$12,700
Annual OOP Max Includes Copays	Yes
Annual OOP Max Includes Deductible	Yes
Physician Office Visit	\$50 copay
Specialist Office Visit	\$85 copay (Premium Tier One Specialist \$60 copay)
Urgent Care	\$55 copay
Emergency Room	\$250 plus deductible & insurance
Virtual Visit	\$35 copay (includes mental health benefits)
Outpatient Hospital Services	20% after deductible
Inpatient Hospital Services	20% after deductible
Outpatient Mental Health	20% after deductible
Inpatient Mental Health	20% after deductible
Prescription Drugs: Retail	Up to 30 days
Prescription Drugs Deductible	\$50 (Applies to Brand Preferred/Non-Preferred only)
Generic (Tier 1)	\$10 copay
Brand Preferred (Tier 2)	\$40 copay after deductible
Brand Non-Preferred (Tier 3)	\$75 copay after deductible
Prescription Drugs: Mail Order/Retail	Up to 90 days
Generic (Tier 1)	\$20 copay
Brand Preferred (Tier 2)	\$80 copay
Brand Non-Preferred (Tier 3)	\$150 copay

This is only a brief summary of the plan. For more details, including limitations and exclusions, please visit [www.baytownbenefits.com](http://www.baytownbenefits.com) or contact Human Resources for a Summary Plan Description.



# Know before you go...

	<p><b>Employee Wellness Center</b></p>	<ul style="list-style-type: none"> <li>• Preventative &amp; Routine Care</li> <li>• Treatment of Minor Injury &amp; Illnesses</li> <li>• Medication Management</li> </ul>	<p><b>\$0 Copay</b></p>
	<p><b>Virtual Visit</b></p>	<ul style="list-style-type: none"> <li>• Alternative to Emergency Room for non-life threatening conditions</li> <li>• Convenient, 24/7 care</li> <li>• Perfect tool when traveling</li> </ul>	<p><b>\$35 Copay</b></p>
	<p><b>Primary Care Physician</b></p>	<ul style="list-style-type: none"> <li>• Preventative &amp; Routine Care</li> <li>• Medication Management</li> <li>• Treatment of Minor Injury &amp; Illnesses</li> </ul>	<p><b>\$50 Copay</b></p>
	<p><b>Urgent Care</b></p>	<ul style="list-style-type: none"> <li>• Alternative to Emergency Room for non-life threatening conditions</li> <li>• Extended After Hours Care</li> </ul>	<p><b>\$55 Copay</b></p>
	<p><b>Specialist</b></p>	<ul style="list-style-type: none"> <li>• Specialized care and treatment</li> <li>• Typically recommended by your primary care physician</li> </ul>	<p><b>\$60/85 Copay</b></p>

# Dental Coverage to Enhance Your Smile



Strong teeth and gums are an important part of good health, which is why the City of Baytown offers you and your eligible dependents dental coverage to help pay for many of the dental expenses you and your family incur. The plan helps you pay for most necessary dental services and supplies, including diagnostic and preventative care (such as exams, cleanings, and x-rays), and basic and major restorative services (such as fillings, crowns, dentures). Review the comparison chart below for additional coverage details:

Plan Features	Cigna DHMO	Cigna PPO
	In-Network	In/Out-of-Network*
<b>Annual Deductible (Single)</b>	None	\$50
<b>Annual Deductible (Family)</b>	None	No Limit
<b>Annual Maximum</b>	None	\$1,200
<b>Diagnostic &amp; Preventative Services</b> (e.g. X-Rays, cleanings, exams)	Copayment Schedule	100%
<b>Basic &amp; Restorative Services</b> (e.g. fillings, extraction, root canals)	Copayment Schedule	80% after deductible
<b>Major Services</b> (e.g. dentures, crowns, bridges)	Copayment Schedule	50% after deductible
<b>Orthodontia</b>	Copayment Schedule (adults/children to age 19)	50 % after deductible (children to age 19 only)
<b>Orthodontia Lifetime Maximum</b>	None	\$1,200

\*Note: If you visit an out-of-network provider, you are responsible for charges above usual, customary, and reasonable (UCR) limits.





# Vision Coverage to Help You See Clearly



See clearly and keep your life in focus with coverage provided by Superior Vision. Benefits include eye exams, eyeglasses, and contact lenses. You are free to choose any provider you would like—visit a doctor within the Superior Vision network and take advantage of higher benefits coverage, or visit an out-of-network provider for a reduced benefit.

Plan Features	Superior Vision PPO	
	In-Network You Pay	Out-of-Network Plan reimburses you up to:
<b>Exam</b> (once every 12 months)	\$10 copay	\$40 (Optometrist) \$42 (Ophthalmologist)
<b>Frames</b> (once every 24 months)	\$140 allowance	\$53
<b>Lenses</b> (once every 12 months)		
Single Vision	Covered in Full	\$40
Bifocal	Covered in Full	\$60
Trifocal	Covered in Full	\$60
Progressive	20% off amount over retail	N/A
<b>Contact Lenses—in lieu of lenses and frames</b> (once every 12 months)		
Medically Necessary	Covered in Full	\$105
Elective	\$160 allowance	\$100

## Did You Know?

During Christmas time on Texas Avenue the huge Christmas tree display is actually built around the existing fountain.

# 2020 Insurance Rates

Per Pay Period

## Medical



Wellness Participant	
Employee	\$36.40
Employee + Spouse	\$202.57
Employee + Children	\$186.68
Employee + Family	\$216.49

Non-Participant Rate	
Employee	\$44.01
Employee + Spouse	\$244.99
Employee + Children	\$225.78
Employee + Family	\$261.84

## Dental



PPO	
Employee	\$12.10
Employee + Spouse	\$31.59
Employee + Children	\$30.67
Employee + Family	\$32.54

DHMO	
Employee	\$5.10
Employee + Spouse	\$9.69
Employee + Children	\$10.20
Employee + Family	\$15.81

## Vision



SUPERIOR VISION

PPO	
Employee	\$3.47
Employee + Spouse	\$6.55
Employee + Children	\$6.55
Employee + Family	\$11.24



Together we enrich lives and build community.

# Flexible Spending Accounts to Save You Money

Flexible spending accounts (FSAs) through UnitedHealthcare allow you to pay for eligible health care and dependent care expenses with pre-tax dollars. The money you choose to set aside in the FSAs is not taxed—so you save money. Each year that you want to participate in the FSAs, you elect the amount you wish to contribute to each account. Your contributions will be deducted from your paycheck in equal installments throughout the year and deposited into your account(s). You **must re-enroll every year** during new hire elections or during open enrollment to keep your FSA. Please note, the IRS has a strict “use it or lose it” rule: If you don’t use the full amount of your FSAs by the end of the plan year, you will lose any remaining funds.

FSA Type	Uses	Actions You Can Take
<b>Health Care Flexible Spending Account</b> (Health Care FSA)	<ul style="list-style-type: none"> <li>You can use your Health Care FSA account to pay for eligible expenses for you, your spouse, and children.</li> <li>Eligible expenses include: medical, prescription, dental, and vision expenses. For a complete list of eligible expenses, refer to IRS publication 502: Medical and Dental Expenses, available at: <a href="http://www.irs.gov/publications">www.irs.gov/publications</a></li> </ul>	<ul style="list-style-type: none"> <li>You can elect between <b>\$100</b> and <b>\$2,700</b></li> <li>Keep track of your expenses through <a href="http://www.myuhc.com">www.myuhc.com</a> or the Health4Me phone app.</li> </ul>

FSA Type	Uses	Actions You Can Take
<b>Dependent Care Flexible Spending Account</b> (Dependent Care FSA)	<ul style="list-style-type: none"> <li>You can pay for eligible dependent care expenses with pretax dollars, including:             <ul style="list-style-type: none"> <li>Adult day care centers</li> <li>Licensed child care providers</li> <li>Summer day camp</li> <li>Before and after school programs</li> </ul> </li> <li>For a complete list of eligible expenses, refer to IRS publication 503: Child and Dependent Care Expenses, available at: <a href="http://www.irs.gov/publications">www.irs.gov/publications</a></li> </ul>	<ul style="list-style-type: none"> <li>You can elect between <b>\$100</b> and <b>\$5,000</b></li> <li>Keep track of your receipts to submit via <a href="http://www.myuhc.com">www.myuhc.com</a> to request reimbursement for paid eligible expenses.</li> </ul>





What is guaranteed issue? This is the maximum amount of life insurance that can be elected that Lincoln will automatically approve you for.

What is Guaranteed Increase? This is the maximum amount of life coverage you can elect or increase your current coverage by for automatic approval.

# Prepare for the Unexpected with Life Insurance through Lincoln Financial Group



People are generally optimistic about their future. They envision great relationships, good health, and a long life. You probably see the same for yourself, and we hope it all goes according to plan. But sometimes, reality has other plans.

The City of Baytown believes it's important to stay positive and prepare financially, which is why we offer voluntary life insurance and accidental death & dismemberment (AD&D) coverage through the Lincoln Financial Group.

### New Hire Election Rules

Voluntary Term Life & AD&D

	Employee	Spouse	Children
Minimum	\$10,000	\$5,000	\$10,000
Maximum	5X Base Salary or \$500,000*	1/2 of employee election	\$10,000
Guaranteed Issue	\$200,000	\$30,000	\$10,000

### Open Enrollment Election Rules

Voluntary Term Life & AD&D

	Employee	Spouse	Children
Guaranteed Increase	\$20,000	\$10,000	\$10,000

Please note: During open enrollment if you currently do not have Lincoln Voluntary Term Life & AD&D coverage and would like to enroll, your guaranteed issue will be the same as the increase listed above.

\*Whichever is less.

# Disability Coverage for Peace of Mind through the Lincoln Financial Group



## Short Term Disability

Lincoln Short-Term Disability insurance replaces a portion of your income when you are recovering from a covered illness or injury – a big help for keeping up while you are unable to work.

The Short-Term Disability Plan provides **60%** of your weekly salary, up to a maximum \$1,000 per week for the **first 13 weeks** of a disability. Benefits begin after the 15 day accident or 15 day sickness elimination period and you must use all your accrual leave before your pay for short-term disability would begin.

### Pre Existing Limitation

You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under this policy or until you have been covered under the policy for 6 months.

### Integration of Benefits

Your benefits may be reduced by benefits received from state disability or worker's compensation programs. The total of all benefits received from this policy, state disability plans, worker's compensation programs and your employee's sick pay may not exceed 100% of your income prior to disability.

## Long-Term Disability

The City of Baytown believes that long-term disability coverage is important because anyone at any age may become injured or ill for an extended period of time. The City maintains a commitment to always try provide benefit offerings that best serve the needs of our employees. Because of the recognized need for long-term care of our employees, the City provides automatic long-term disability coverage to you at **no cost**.

Long-Term Disability coverage will replace **60%** of your base salary to a monthly maximum of \$8,000 **if you are disabled for more than 90 days and are unable to work**. Long-Term disability benefits offset with other sources of income, such Social Security and worker's compensation.

### Pre Existing Limitation

You may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under this policy or until you have been covered under the policy for 12 months.

# Helpful Contact Information

Benefit	Vendor	Plan Number	Telephone	Website
General Information	Human Resources		281-420-6520	www.BaytownBenefits.com benefits@baytown.org
Medical	UnitedHealthcare	704356	1-877-250-8186	www.myuhc.com
Dental	Cigna PPO	3332161	1-800-244-6224	www.mycigna.com
	Cigna DHMO	10206237		
Vision	Superior Vision	33925	1-800-507-3800	www.superiorvision.com
Flexible Spending Accounts (FSA's)	UnitedHealthcare	N/A	1-877-250-8186	www.myuhc.com
Voluntary Life & AD&D	Lincoln Financial Group	400194493	1-800-487-1485	www.lfg.com
Short-Term Disability	Lincoln Financial Group	10164494	1-800-487-1485	www.lfg.com
Long-Term Disability	Lincoln Financial Group	10194492	1-800-487-1485	www.lfg.com
Employee Assistance Program	Optum	N/A	1-866-248-4096	www.liveandworkwell.com Access Code: cob123

This communication highlights some of your City of Baytown benefit plans. Your actual rights and benefits are governed by official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. City of Baytown reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

## Did You Know?

The bridge, named for Fred Hartman (1908–1991), the editor and publisher of the Baytown Sun from 1950 to 1974, is the longest cable-stayed bridge in Texas.

# HEALTH COVERAGE NOTICES

## FOR YOUR FILES

*This guide contains legal notices for participants in group health plan(s) sponsored by City of Baytown. The notices included in this guide are:*

- ***Health Insurance Marketplace Coverage Options and Your Health Coverage** that describes the Health Insurance Marketplace and eligibility and tax credit information.*
- ***Notice of Privacy Practices** that explains how the health care plan(s) protect your personal medical information.*
- ***COBRA Rights Notice** that explains when you and your family may be able to temporarily continue coverage under the health care plan(s) if coverage would otherwise end for you.*
- ***Newborn & Mothers Health Protection Notice** that describes federal laws that govern benefits for hospital stays for mothers following the birth of child.*
- ***Women's Health and Cancer Rights Act** that summarizes the benefits available under your medical plan if you have had or are going to have a mastectomy.*
- ***Patient Protection Disclosure** that explains who you and your family can designate as a primary care provider under the health care plans and rules around access to obstetrical/gynecological care.*
- ***Wellness Program and Reasonable Alternatives Notice** that informs employees of what information will be collected, how it will be used, who will receive it, and what will be done to keep it confidential, as well as options for those who have a medical condition that makes wellness program participation difficult.*
- ***Expanded Coverage for Women's Preventive Care** that explains how the health care plan(s) cover(s) women's preventive care, including contraceptives, under the Affordable Care Act.*
- ***Notice of Special Enrollment Rights** that explains when you can enroll in the health care plan(s) due to special circumstances.*
- ***30-Day Special Enrollment Period** that describes a special 30-day timeframe to elect or discontinue coverage.*

**IMPORTANT:** If you or your dependents have Medicare or will become eligible for Medicare in the next 12 months, the Medicare Prescription Drug program gives you more choices about your prescription drug coverage. Please see pages 21 and 22 for more details.

# HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

## PART A: GENERAL INFORMATION

Since key parts of the health care law took effect in 2014, there is another 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 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 tax credit that lowers your monthly premium right away. Typically, you can enroll in a Marketplace health plan during the Marketplace's annual Open Enrollment period or if you experience a qualifying life event.

### *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% for plans that start in 2019 or 9.78% for plans that start in 2020] 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.

**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 Joey Lopez at [Joey.Lopez@baytown.org](mailto:Joey.Lopez@baytown.org)

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.



## PART B: INFORMATION ABOUT HEALTH COVERAGE OFFERED BY YOUR EMPLOYER

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

1. Company Name: The City of Baytown		2. Employer Identification Number (EIN) 74-6000246	
3. Employer address 2401 Market Street,		4. Employer phone number 281-420-6523	
5. City of Baytown	6. TX	7. Baytown	
Who can we contact about employee health coverage at this job? Joey Lopez			
6. Phone number (if different from above)		7. E-mail address Joey.Lopez@baytown.org	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to All employees. Eligible employees are full time employees working at least 30 hours per week.
- With respect to dependents: We do offer coverage. Eligible dependents are: Your legal spouse, a child under the limiting age shown in your schedule of coverage, a child of your child who is your dependent for federal income tax purposes at the time application for coverage of the child is made, and any other child included as an eligible dependent under the plan.

If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

- \*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [www.healthcare.gov](http://www.healthcare.gov) will guide you through the process.

# CITY OF BAYTOWN HEALTH PLAN NOTICE OF PRIVACY PRACTICES

*This notice describes how medical information about you may be used and disclosed, and how you can get access to this information. Please review it carefully.*

## OUR COMPANY'S PLEDGE TO YOU

This notice is intended to inform you of the privacy practices followed by the *City of Baytown Health Plan* (the Plan) and the Plan's legal obligations regarding your protected health information under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The notice also explains the privacy rights you and your family members have as participants of the Plan. It is effective on *01/01/2019*.

The Plan often needs access to your protected health information in order to provide payment for health services and perform plan administrative functions. We want to assure the participants covered under the Plan that we comply with federal privacy laws and respect your right to privacy. *City of Baytown* requires all members of our workforce and third parties that are provided access to protected health information to comply with the privacy practices outlined below.

### *Protected Health Information*

Your protected health information is protected by the HIPAA Privacy Rule. Generally, protected health information is information that identifies an individual created or received by a health care provider, health plan or an employer on behalf of a group health plan that relates to physical or mental health conditions, provision of health care, or payment for health care, whether past, present or future.

### *How We May Use Your Protected Health Information*

Under the HIPAA Privacy Rule, we may use or disclose your protected health information for certain purposes without your permission. This section describes the ways we can use and disclose your protected health information.

***Payment.*** We use or disclose your protected health information without your written authorization in order to determine eligibility for benefits, seek reimbursement from a third party, or coordinate benefits with another health plan under which you are covered. For example, a health care provider that provided treatment to you will provide us with your health information. We use that information in order to determine whether those services are eligible for payment under our group health plan.

***Health Care Operations.*** We use and disclose your protected health information in order to perform plan administration functions such as quality assurance activities, resolution of internal grievances, and evaluating plan performance. For example, we review claims experience in order to understand participant utilization and to make plan design changes that are intended to control health care costs.

However, we are prohibited from using or disclosing protected health information that is genetic information for our underwriting purposes.

***Treatment.*** Although the law allows use and disclosure of your protected health information for purposes of treatment, as a health plan we generally do not need to disclose your information for treatment purposes. Your physician or health care provider is required to provide you with an explanation of how they use and share your health information for purposes of treatment, payment, and health care operations.

***As permitted or Required by Law.*** We may also use or disclose your protected health information without your written authorization for other reasons as *permitted* by law. We are *permitted* by law to share information, subject to certain requirements, in order to communicate information on health-related benefits or services that may be of interest to you, respond to a court order, or provide information to further public health activities (e.g., preventing the spread of disease) without your written authorization. We are also permitted to share protected health information during a corporate restructuring such as a merger, sale, or acquisition. We will also disclose health information about you when *required* by law, for example, in order to prevent serious harm to you or others.

***Pursuant to Your Authorization.*** When required by law, we will ask for your written authorization before using or disclosing your protected health information. Uses and disclosures not described in this notice will only be made with your written authorization. Subject to some limited exceptions, your written authorization is required for the sale of protected health information and for the use or disclosure of protected health information for marketing purposes. If you choose to sign an authorization to disclose information, you can later revoke that authorization to prevent any future uses or disclosures.

***To Business Associates.*** We may enter into contracts with entities known as Business Associates that provide services to or perform functions on behalf of the Plan. We may disclose protected health information to Business Associates once they have agreed in writing to safeguard the protected health information. For example, we may disclose your protected health information to a Business Associate to administer claims. Business Associates are also required by law to protect protected health information.

***To the Plan Sponsor.*** We may disclose protected health information to certain employees of *City of Baytown* for the purpose of administering the Plan. These employees will use or disclose the protected health information only as necessary to perform plan administration functions or as otherwise required by HIPAA, unless you have authorized additional disclosures. Your protected health information cannot be used for employment purposes without your specific authorization.

## ***Your Rights***

***Right to Inspect and Copy.*** In most cases, you have the right to inspect and copy the protected health information we maintain about you. If you request copies, we will charge you a reasonable fee to cover the costs of copying, mailing, or other expenses associated with your request. Your request to inspect or review your health information must be submitted in writing to the person listed below. In some circumstances, we may deny your request to inspect and copy your health information. To the extent your information is held in an electronic health record, you may be able to receive the information in an electronic format.

***Right to Amend.*** If you believe that information within your records is incorrect or if important information is missing, you have the right to request that we correct the existing information or add the missing information. Your request to amend your health information must be submitted in writing to the person listed below. In some circumstances, we may deny your request to amend your health information. If we deny your request, you may file a statement of disagreement with us for inclusion in any future disclosures of the disputed information.

***Right to an Accounting of Disclosures.*** You have the right to receive an accounting of certain disclosures of your protected health information. The accounting will not include disclosures that were made (1) for purposes of treatment, payment or health care operations; (2) to you; (3) pursuant to your authorization; (4) to your friends or family in your presence or because of an emergency; (5) for national security purposes; or (6) incidental to otherwise permissible disclosures.

Your request for an accounting must be submitted in writing to the person listed below. You may request an accounting of disclosures made within the last six years. You may request one accounting free of charge within a 12-month period.

***Right to Request Restrictions.*** You have the right to request that we not use or disclose information for treatment, payment, or other administrative purposes except when specifically authorized by you, when required by law, or in emergency circumstances. You also have the right to request that we limit the protected health information that we disclose to someone involved in your care or the payment for your care, such as a family member or friend. Your request for restrictions must be submitted in writing to the person listed below. We will consider your request, but in most cases are not legally obligated to agree to those restrictions.

***Right to Request Confidential Communications.*** You have the right to receive confidential communications containing your health information. Your request for restrictions must be submitted in writing to the person listed below. We are required to accommodate reasonable requests. For example, you may ask that we contact you at your place of employment or send communications regarding treatment to an alternate address.

*Right to be Notified of a Breach.* You have the right to be notified in the event that we (or one of our Business Associates) discover a breach of your unsecured protected health information. Notice of any such breach will be made in accordance with federal requirements.

*Right to Receive a Paper Copy of this Notice.* If you have agreed to accept this notice electronically, you also have a right to obtain a paper copy of this notice from us upon request. To obtain a paper copy of this notice, please contact the person listed below.

### *Our Legal Responsibilities*

We are required by law to maintain the privacy of your protected health information, provide you with this notice about our legal duties and privacy practices with respect to protected health information and notify affected individuals following a breach of unsecured protected health information.

We may change our policies at any time and reserve the right to make the change effective for all protective health information that we maintain. In the event that we make a significant change in our policies, we will provide you with a revised copy of this notice. You can also request a copy of our notice at any time. For more information about our privacy practices, contact the person listed below.

If you have any questions or complaints, please contact:

*The City of Baytown  
Joey Lopez  
2401 Market Street  
Baytown, TX 77522  
281-420-6523 – [Joey.Lopez@baytown.org](mailto:Joey.Lopez@baytown.org)*

### *Complaints*

If you are concerned that we have violated your privacy rights, or you disagree with a decision we made about access to your records, you may contact the person listed above. You also may send a written complaint to the U.S. Department of Health and Human Services – Office of Civil Rights. The person listed above can provide you with the appropriate address upon request or you may visit [www.hhs.gov/ocr](http://www.hhs.gov/ocr) for further information. You will not be penalized or retaliated against for filing a complaint with the Office of Civil Rights or with us.

# IMPORTANT NOTICE FROM CITY OF BAYTOWN ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Baytown and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. City of Baytown has determined that the prescription drug coverage offered by City of Baytown's plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Baytown coverage will be affected. If you do decide to join a Medicare drug plan and drop your current City of Baytown coverage, be aware that you and your dependents may not be able to get this coverage back.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Baytown and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Baytown changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare Prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember:** Keep this creditable coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

*January 1, 2020  
The City of Baytown  
Joey Lopez  
2401 Market Street  
Baytown, TX 77522  
281-420-6523 - [Joey.Lopez@baytown.org](mailto:Joey.Lopez@baytown.org)*

# COBRA RIGHTS NOTICE

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."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to City of Baytown's plan and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will

become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

### *When Is COBRA 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;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- 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: Human Resources.

## 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 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

*January 1, 2020*

*The City of Baytown*

*Joey Lopez*

*2401 Market Street*

*Baytown, TX 77522*

*281-420-6523 – [Joey.Lopez@baytown.org](mailto:Joey.Lopez@baytown.org)*

# OTHER NOTICES

## WELLNESS PROGRAM AND REASONABLE ALTERNATIVES NOTICE

City of Baytown Wellness Program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for [be specific about the conditions for which blood will be tested]. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of monies off of your monthly premiums. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive the incentive.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the City of Baytown HR Team.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as health coaching, Real Appeal, special programming. You also are encouraged to share your results or concerns with your own doctor.

### Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and City of Baytown may use aggregate information it collects to design a program based on identified health risks in the workplace, City of Baytown Wellness Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) Virgin Pulse and their health coordinators in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

## Reasonable Alternatives

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all eligible employees. If you think you might be unable to meet a standard for a reward under the City of Baytown's wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Joey Lopez at [Joey.Lopez@baytown.org](mailto:Joey.Lopez@baytown.org) and we will work with you (and if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Joey Lopez at [Joey.Lopez@baytown.org](mailto:Joey.Lopez@baytown.org).

## EXPANDED COVERAGE FOR WOMEN'S PREVENTIVE CARE

Under the Affordable Care Act, City of Baytown provides female plan participants with expanded access to recommended in-network preventive services, including contraceptives, without cost sharing.

Additional women's preventive services that will be covered without cost sharing requirements include:

- Well-woman visits
- Gestational diabetes screening
- HPV DNA testing
- STI counseling, and HIV screening and counseling
- Contraception and contraceptive counseling
- Breastfeeding support, supplies, and counseling
- Domestic violence screening

For a description of what these items include, visit <https://www.healthcare.gov/preventive-care-women/>.

## 30-DAY SPECIAL ENROLLMENT PERIOD

In addition to the qualifying events listed in the enrollment guide, you and your dependents will have a special 30-day period to elect or discontinue coverage if:

- You or your dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated as a result of loss of eligibility; or
- You or your dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP.

## NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you decline enrollment in medical coverage for yourself or your dependents (including your spouse) because of other health insurance coverage, you may be able to enroll yourself or your dependents in City of Baytown's medical coverage 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 no more than 30 days after your or your dependent's other coverage ends (or after the employer stops contributing to the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you can enroll yourself and your dependents in City of Baytown medical coverage as long as you request enrollment by contacting the benefits manager no more than 30 days after the marriage, birth, adoption or placement for adoption. For more information, contact City of Baytown's Human Resources Department.

## NEWBORN & MOTHERS HEALTH PROTECTION NOTICE

For maternity hospital stays, in accordance with federal law, the Plan does not 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 delivery.

However, federal law generally does not prevent the mother's or newborn's attending care provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96

hours, as applicable). The plan cannot require a provider to prescribe a length of stay any shorter than 48 hours (or 96 hours following a Cesarean delivery).

## 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 consultations 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
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits will be provided subject to the same deductibles, copays and coinsurance applicable to other medical and surgical benefits provided under your medical plan. For more information on WHCRA benefits, contact the City of Baytown or your medical plan administrator.

# CHIP 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're eligible for health coverage from The City of Baytown, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed on the following page, 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, contact your State Medicaid or CHIP office, dial 1-877-KIDS NOW, or visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 30 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the States listed on the following page, you may be eligible for assistance paying your employer health plan premiums. The list of States is current as of July 31, 2019. Contact your State for further information on eligibility.

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/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, Menu Option 4, ext. 61565

State	Website/E-mail	Phone
Alabama (Medicaid)	<a href="http://www.myalhipp.com">http://www.myalhipp.com</a>	1-855-692-5447
Alaska (Medicaid)	Premium Payment Program: <a href="http://myakhipp.com">http://myakhipp.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a> E-mail: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a>	1-866-251-4861
Arkansas (Medicaid)	<a href="http://myarhipp.com/">http://myarhipp.com/</a>	1-855-692-7447
Colorado (Medicaid and CHP+)	Medicaid: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> CHP+: <a href="http://Colorado.gov/HCPF/Child-Health-Plan-Plus">Colorado.gov/HCPF/Child-Health-Plan-Plus</a>	Medicaid: 1-800-221-3943 CHP+: 1-800-359-1991 State Relay 711
Florida (Medicaid)	<a href="http://www.flmedicaidprecovery.com/hipp/">http://www.flmedicaidprecovery.com/hipp/</a>	1-877-357-3268
Georgia (Medicaid)	<a href="http://dch.georgia.gov/medicaid">http://dch.georgia.gov/medicaid</a> (click on Health Insurance Premium Payment (HIPP))	404-656-4507
Indiana (Medicaid)	Healthy Indiana Plan for low-income adults 19-64: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> All other Medicaid: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a>	1-877-438-4479 1-800-403-0864
Iowa (Medicaid)	<a href="http://dhs.iowa.gov/hawk-i">http://dhs.iowa.gov/hawk-i</a>	1-800-257-8563
Kansas (Medicaid)	<a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a>	1-785-296-3512
Kentucky (Medicaid)	<a href="https://chfs.ky.gov">https://chfs.ky.gov</a>	1-800-635-2570
Louisiana (Medicaid)	<a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">http://dhh.louisiana.gov/index.cfm/subhome/1/n/331</a>	1-888-695-2447
Maine (Medicaid)	<a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a>	1-800-442-6003 TTY: Maine relay 711
Massachusetts (Medicaid and CHIP)	<a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>	1-800-862-4840
Minnesota (Medicaid)	<a href="http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp">http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/medical-assistance.jsp</a>	1-800-657-3739
Missouri (Medicaid)	<a href="https://www.dss.mo.gov/mhd/participants/pages/hipp.htm">https://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>	573-751-2005
Montana (Medicaid)	<a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>	1-800-694-3084
Nebraska (Medicaid)	<a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>	1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
Nevada (Medicaid)	<a href="https://dhcfp.nv.gov/">https://dhcfp.nv.gov/</a>	1-800-992-0900
New Hampshire (Medicaid)	<a href="https://www.dhhs.nh.gov/ombp/nhhpp/">https://www.dhhs.nh.gov/ombp/nhhpp/</a>	603-271-5218 Hotline: 1-888-901-4999
New Jersey (Medicaid and CHIP)	Medicaid: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> CHIP: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>	Medicaid: 609-631-2392 CHIP: 1-800-701-0710
New York (Medicaid)	<a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>	1-800-541-2831
North Carolina (Medicaid)	<a href="https://dma.ncdhhs.gov/">https://dma.ncdhhs.gov/</a>	919-855-4100
North Dakota (Medicaid)	<a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>	1-844-854-4825
Oklahoma (Medicaid and CHIP)	<a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>	1-888-365-3742
Oregon (Medicaid)	<a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a>	1-800-699-9075
Pennsylvania (Medicaid)	<a href="http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm">http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm</a>	1-800-692-7462
Rhode Island (Medicaid)	<a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>	1-855-697-4347
South Carolina (Medicaid)	<a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a>	1-888-549-0820
South Dakota (Medicaid)	<a href="http://dss.sd.gov">http://dss.sd.gov</a>	1-888-828-0059
Texas (Medicaid)	<a href="http://gethipptexas.com/">http://gethipptexas.com/</a>	1-800-440-0493
Utah (Medicaid and CHIP)	Medicaid: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a>	1-877-543-7669
Vermont (Medicaid)	<a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a>	1-800-250-8427
Virginia (Medicaid and CHIP)	Medicaid: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a>	Medicaid: 1-800-432-5924 CHIP: 1-855-242-8282
Washington (Medicaid)	<a href="http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program">http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program</a>	1-800-562-3022, Ext. 15473
West Virginia (Medicaid)	<a href="http://mywvhipp.com/">http://mywvhipp.com/</a>	1-855-699-8447
Wisconsin (Medicaid and CHIP)	<a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a>	1-800-362-3002
Wyoming (Medicaid)	<a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a>	307-777-7531