Women’s Health and Cancer Rights Act

The Women’s Health and Cancer Rights Act of 1998 (“WHCRA”) provides certain protections 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.

The Saint Louis University medical plan provides medical coverage for mastectomies and the related procedures listed above, subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

For deductible and coinsurance information which applies under the medical plan, or if you would like more information on WHCRA benefits, please refer to the summary plan description for the medical plan or contact Benefits at 314.977.2595.

Medicare Part D Creditable Coverage Notice

Important Notice from Saint Louis University About Your Prescription Drug Coverage and Medicare

Please read this notice carefully for information about your current prescription drug coverage from Saint Louis University 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 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) which offers prescription drug coverage. 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. Saint Louis University has determined the prescription drug coverage offered by the medical plan options under the Saint Louis University Welfare Benefit Plan (the “plan”) is “creditable.” In other words, Saint Louis University has determined that the prescription drug coverage offered by the medical plan options under the plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays (and, therefore, is considered to be “creditable” coverage). Because your existing coverage is creditable coverage, you can keep this coverage and not pay a higher premium (a penalty) if you decide to later 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 15 through December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-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 do decide to join a Medicare drug plan and drop your current Saint Louis University coverage, be aware 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 if you drop or lose your current coverage with Saint Louis University 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 percent of the Medicare base beneficiary premium per month for every month in which you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19 percent 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 Human Resources office for further information, or call UnitedHealthcare at the phone number on the back of your medical ID card.

Please note, you will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, as well as if this coverage through Saint Louis University 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 which offer prescription drug coverage is in the “Medicare & You” handbook. You may 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
- Call your state health insurance assistance program (see the inside back cover of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1.800.MEDICARE (1.800.633.4227); TTY users should call (TTY 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, or call them at 1.800.772.1213 (TTY 1.800.325.0778).

HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals, in part, with ensuring that protected health information which identifies you is kept private. You have the right to inspect and obtain a copy of certain protected health information maintained by the Saint Louis University Welfare Benefit Plan (the “Plan”). In addition, if you believe the protected health information the Plan has about you is incorrect or incomplete, you have the right to request the information be amended. The Plan maintains a notice of privacy practices which provides information to individuals whose protected health information will be used or maintained by the Plan. This notice of privacy practices is available to you. If you would like a copy of the notice of privacy practices, contact Benefits at 314.977.2595.
HIPAA Special Enrollment Rights

The following special enrollment provisions apply under the benefit plans of the Saint Louis University Welfare Benefit Plan (the “Plan”).

- If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in the Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 31 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

- If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in the Plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

- 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 new dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

- If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage under the Plan, you may be able to enroll yourself and your dependents in the Plan. However, you must request enrollment within 60 days after your or your dependents’ determination of eligibility for such assistance. To request special enrollment or obtain more information about the special enrollment provisions of the Plan, contact Benefits at 314.977.2595.