

## **COBRA and Other Federal Mandates**

### **COBRA (Consolidated Omnibus Budget Reconciliation Act)**

A Federal law, requires that group health plans provide for the continuation of coverage beyond an individual's termination of employment and under specified conditions.

### **Mental Health Parity Act**

Under this law, employees seeking treatment for mental health and substance abuse will have the same benefits as an employee seeking treatment for any other illness or injury. The visit and dollar limits on these types of treatment will be removed.

### **Michelle's Law**

Under this law, the plan will provide coverage for dependents in college to continue coverage during a medically necessary leave of absence from classes for the earlier of one year after the date the leave began, or the date the coverage would otherwise have ceased due to the limiting age of 25 or s/he no longer being a full-time student.

### **GINA (Genetic Information and Non-discrimination Act)**

This law prohibits group health plans from collecting genetic information and discriminating in enrollment and cost of coverage based on an individual's genetic information which includes family medical information.

### **Public Health Insurance Options**

## **Medicaid and the Children's Health Insurance Program** (CHIP)

The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA or Public Law 111-3) reauthorized the Children's Health Insurance Program (CHIP). CHIPRA finances CHIP through FY 2013. It will preserve coverage for the millions of children who rely on CHIP today and provides the resources for States to reach millions of additional uninsured children. This legislation will help ensure the health and well-being of our nation's children.

## **Women's Health and Cancer Rights**

The link to the above letter notifies female employees and their dependents of additional rights pertaining to their medical coverage:

### **Health Care Reform**

Now that health reform legislation has become law, how and when we will see changes to our benefits is unfolding. We want to keep you up to date with what is happening to our benefits.