

Q3 Required Notices (01/18) – Keep This Page For Your Records

Summary of Benefits and Coverage (SBC). An SBC for your plan is available at www.q3online.com/docs. A printed copy is available upon request.

Special Enrollment Notice. If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your 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 us at the phone number above.

Medical Plans - Hospital Admissions. You must call the Hospital Admissions Pre-Certification Company within the time limits established, you and your physician must supply any requested information and you must follow any program recommendations or benefits may be reduced or denied under this Plan. Your Plan may require other services to be pre-certified. Consult your Summary Plan Description and Identification Card.

GLBA Privacy Notice. This notice explains how we may collect information about you, the type of information we may collect, and what information we may disclose about you to our affiliated entities and to non-affiliated entities. We may amend our privacy policy from time to time. As required by law, we will send you our most recent privacy notice at least annually. We collect nonpublic personal information about you from the following sources: information we receive from you on applications or other forms; information about your transactions with us, our affiliates or others (including, for example, your claims submissions); information that we receive when you visit us through the Internet. We may disclose nonpublic personal information about you to our affiliates or non-affiliated third parties as permitted or required by law. We may disclose all the information we collect as described above in this notice to companies that perform services on our behalf. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Social Security Numbers. Please note that we are required by law to collect and report social security numbers for all participants to the Centers for Medicare and Medicaid Services. Social Security Numbers will not appear on your ID card.

Pre-tax Contributions. On a separate benefit enrollment form(s), you may have enrolled for certain benefit coverage(s) and authorized that any required contributions be withheld from your salary. Unless you object at enrollment, these contributions may be withheld on a pre-tax basis. Pre-tax contributions reduce your compensation for Social Security tax purposes, therefore, your Social Security benefits could be decreased. On or after the first day of the plan year, you cannot change or revoke these contributions with **respect to pre-tax contributions before the next anniversary date of the plan** unless a "change in status" occurs (as defined under the Internal Revenue Code), and the change is caused by and consistent with the "change in status".

Medical Plans - WHCRA Annual Notice. 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? Call Q3 at the number above for more information.