

HIPAA OPT-OUT NOTICE

Under a Federal law known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-191 as amended, group health plans must generally comply with the requirements listed below. However, the law also permits State and local government employers that sponsor health plans to elect to exempt a plan from these requirements for any part of the plan that is "self-funded" by the employer, rather than provided through a health insurance policy. Your employer has elected to exempt the Catskill Area Schools Employee Benefit Plan from the following requirements:

- Parity in the application of certain limits to mental health benefits.
- Coverage of dependent students on medically necessary leaves of absence.
- Required coverage for reconstructive surgery after mastectomies.

The exemption from these Federal requirements is in effect for the current Plan year and will continue for the 2015-2016 plan year beginning July 1, 2015. The election may be renewed for subsequent plan years.

Your mental health and mastectomy benefits and coverage of students on medical leaves of absence are provided in accordance with New York State Law. **Your benefits have not changed as a result of this notice. Your benefits are described in the plan document. If you have any question about this notice, you may contact the Plan Coordinator.**

Please be advised that HIPAA also requires the Plan to provide covered employees and dependents with a "certificate of creditable coverage" when they cease to be covered under the Plan. The certificate provides evidence that you were covered under this Plan, because if you can establish your prior coverage, you may be entitled to certain rights to reduce or eliminate a pre-existing condition exclusion if you join another employer's health plan, or if you wish to purchase another individual insurance policy.

If you have any questions about this notice, you may contact the CASEBP office at 607-588- 8917 or 800-962-6294.