

# REQUIRED LEGAL NOTICES REGARDING THE COLLEGE'S HEALTH PLANS

## **Grandfathered Status Disclosure**

The Florida College System Risk Management Consortium believes the BlueOptions and BlueCare Plans self-insured group health plans are a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that this plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections don't apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Office of Human Resources. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **1-866-444-3272** or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and don't apply to grandfathered health plans.

## **Dependent Coverage Extension and Enrollment Notice**

Individuals whose coverage ended, or who were denied coverage (or weren't eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the [name of group health plan]. Individuals will be afforded a 30-day opportunity to enroll beginning on or before the beginning of the plan year with coverage effective retroactively to the first day of the plan year. For more information please contact the Office of Human Resources.

## **Lifetime Limits Elimination and Enrollment Notice**

The lifetime limit on the dollar value of benefits under the College's health plans no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals will be afforded a 30-day opportunity to enroll beginning on or before the beginning of the plan year with coverage effective as of the first day of the plan year. For more information, contact the Office of Human Resources.

## **Pre-existing Condition Exclusions**

For plan years beginning after Sept. 23, 2010, pre-existing condition limitations for children younger than 19 will no longer apply. A complete ban on preexisting condition limitations will be effective for all participants (regardless of age) beginning in 2014. For more information, contact the Office of Human Resources.

## **Coverage for Breast Reconstruction**

If you have to have a mastectomy, your breast reconstruction surgery is covered under your health coverage. It can be done at the same time as the mastectomy or later. You are covered for both the reconstruction of the breast on which the mastectomy is performed, as well as the other breast to produce a symmetrical appearance. In addition, your health plan covers prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedema. The type of procedure is determined in consultation between you and your attending physician. Coverage is subject to the terms of your contract.