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## HIPAA NOTICE

**U**nder a Federal law, known as the Health Insurance Portability and Accountability Act of 1996 (HIPAA), Public Law 104-91 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 commercial health insurance policy. Your employer has elected to exempt the Orange-Ulster School Districts Health 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.

The exemption from these Federal requirements will be in effect for the 2012 Plan Year beginning January 1, 2012 to December 31, 2012. The election may be renewed for subsequent Plan Years.

*Your mental health benefits in accordance with New York State Law. These benefits are described in your Plan Document.*

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 Ike Lovelass at the office of the Orange-Ulster School Districts Health Plan at 163 Harriman Heights Road, Monroe, New York, 10950. Phone: 845-781-4890; Fax: 845-781-8174.