

Electronic Disclosure Notice

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Availability of Health and Welfare Plan Notices and Summary of Health Information

The Employee Retirement Income Security Act (ERISA), Department of Labor (DOL), Department of Health and Human Services (HHS) and Internal Revenue Service (IRS) require plan administrators to provide certain information related to their health and welfare benefit plans to plan participants in writing. Below are the notices that are located at www.phoebe-benefits.com. These notices explain your rights and obligations in relation to the health and welfare plans provided by Phoebe-Devitt Homes.

The **Summary of Benefits and Coverage (SBC)** noted below, summarizes important information about any health coverage option in a standard format, to help you compare across options. Please read these notices carefully and retain a copy for your records.

The **Health Insurance Marketplace Coverage Notice** summarizes basic information about the Marketplace and employment-based health coverage offered by Phoebe-Devitt Homes.

The following are annual Notices included in the Health and Welfare Notice:

- ✓ Medicare Part D (Creditable Coverage)
- ✓ HIPAA Privacy
- ✓ HIPAA Special Enrollment Rights
- ✓ Uniformed Services Employment and Reemployment Rights Act (USERRA)
- ✓ Genetic Information Nondiscrimination Act (GINA)
- ✓ Michelle's Law
- ✓ Nondiscrimination 105(h) Rules
- ✓ Qualified Medical Child Support Order (QMCSO)
- ✓ Women's Health and Cancer Rights Act (WHCRA)
- ✓ Newborns' and Mothers' Health Protection Act (NMHPA)
- ✓ Information on Rescissions
- ✓ Preventive Care
- ✓ Health and Wellness Program
- ✓ Family and Medical Leave Act (FMLA)
- ✓ Mental Health Parity and Addiction Equity Act (MHPA/MHPAEA)
- ✓ COBRA Rights
- ✓ Extension of Certain Timeframes due to the COVID-19 Emergency
- ✓ Rights and Protections Against Surprise Medical Bills
- ✓ Children's Health Insurance Program Reauthorization Act (CHIPRA)
- ✓ Health Insurance Marketplace Coverage

The following are additional annual Notices located at www.phoebe-benefits.com (separate from the Health and Welfare Notice packet)

- ✓ Summary of Benefits and Coverage (SBC)
- ✓ Group Insurance Plan Mega Wrap Summary Plan Description and Attachment A
- ✓ Section 125 Cafeteria Plan Summary Plan Description
- ✓ Summary Annual Report (SAR)
- ✓ Employee Benefit Plan Document and Summary Plan Description

Please follow the directions below to access the notices.

1. Go to the website address: www.phoebe-benefits.com; type in the username and password below and click on the login button.

2. Click on the "Compliance Notices" tab.

A paper copy is also available, free of charge, by calling 610-794-5176.

