

2018 Important Health Information

YABC/AWC HIPAA Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and disclosed. The rules also give you additional rights concerning control of your own health care information. This Plan's HIPAA Privacy Notice explains how the group health plan uses and discloses your personal health information. You are provided a copy of this Notice when you enroll in the Plan. To get another copy of this Notice, write or call the Plan Administrator or you can access it at:

http://yabc.azwestern.edu/?page_id=56 simply choose Arizona Western College Privacy Notice.

Special Enrollment Notice (in compliance with HIPAA Portability Regulations)

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 the 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.

You and your dependents may also enroll in this plan if you (or your dependents):

- Have coverage through Medicaid or a State Children's Health Insurance Program (CHIP) and you (or your dependents) lose eligibility for that coverage. However, you must request enrollment within 60 days after the Medicaid or CHIP coverage ends.
- Become eligible for a premium assistance program through Medicaid or CHIP. However, you must request enrollment within 60 days after you (or your dependents) are determined to be eligible for such assistance.

To request Special Enrollment or to obtain more information, contact the Plan Administrator.

General Notice of the Plan's Pre-existing Condition Exclusion (in compliance with HIPAA Portability Regulations, in reference to Creditable Coverage)

This medical plan imposes a pre-existing condition exclusion. This means that if you have a medical condition before coming to the Consortium's plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment (including taking a prescription drug) was recommended or received within a 3-month period. Generally, this 3-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the 3-month period ends on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy nor to a child who is

enrolled in the plan within 31 days after birth, adoption, or placement for adoption. This exclusion may last up to 12 months from your first day of coverage, or, if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the numbers of days of your prior “creditable coverage”. Most prior health coverage is creditable coverage and can be used to reduce the pre-existing conditions exclusion if you have not had a break in coverage of at least 63 days. To reduce the 12-month exclusion period by your credible coverage, you should give us a copy of any certificates of credible coverage you have. If you do not have a certificate, but you do have prior health coverage, we will help you obtain one from your prior plan or issues. There are also other ways that you can show you have creditable coverage. Please contact us if you need help demonstrating creditable coverage. All questions about the pre-existing condition exclusion and creditable coverage should be directed to your Plan Administrator.

Annual Notice: Women’s Health and Cancer Rights Act

You or your dependents may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Plan limits, deductibles, copayments, and coinsurance apply to these benefits. For more information on WHCRA benefits contact the Claims Administrator.

Medicare Prescription Drug Coverage

If you or your eligible dependents are currently Medicare-eligible, or will become Medicare-eligible during the next 12 month, you need to be sure that you understand whether the prescription drug coverage you elect under this Plan is or is not creditable (as valuable as) Medicare’s prescription drug coverage. To review the Plan’s Medicare Part D Notice of Creditable Coverage contact your Plan Administrator.

Annual notice of Nondiscrimination

EQUAL OPPORTUNITY POLICY AND STUDENTS WITH DISABILITIES

Arizona Western College does not discriminate in admission or access to, or treatment or employment in, its services, programs, or activities on the basis of race, color, national origin, sex, religion, age (40+) or disability, in compliance with the laws of the United States and the state of Arizona.

The College seeks to provide disabled or handicapped students with any reasonable accommodation in order to facilitate access to College classes and activities. Students seeking

such an accommodation should make an official request at Counseling/Advising Services or Disability Services located in the 3C Building on campus.

A lack of English language skills will not be a barrier to admission and participation in the Career and Technical (vocational) education programs of the College.

Any questions regarding the applicability of state and federal anti-discrimination laws to Arizona Western College and its services, programs or activities, and any grievances or claims of violation of such laws, should be directed to its compliance officer:

Mary Kay Harton
MaryKay.Harton@azwestern.edu
P.O. Box 929
2020 S. Avenue 8E 3-C Building
Yuma, AZ 85366-0929

LA POLITICA DE IGUALDAD DE OPORTUNIDADES Y LOS ESTUDIANTES CON INCAPACIDADES

En cumplimiento con las leyes de los Estados Unidos y del Estado de Arizona. *Arizona Western College* no discrimina en base a la raza, el color, la nacionalidad, el sexo, la religión, la edad (el ser mayor de 40 años) o la discapacidad de las personas en sus procesos de empleo, de admisión o al tratar de obtener los servicios, programas o las actividades que ofrece esta institución.

Arizona Western College trata de proporcionar un acomodo razonable a sus estudiantes incapacitados o con limitaciones físicas para facilitarles el acceso a las clases o actividades. Aquellos estudiantes que necesiten este tipo de acomodo deberán formalmente solicitarlo al departamento de Servicios para Estudiantes con Incapacidades en el Edificio 3-C Tercer Piso.

La habilidad limitada del idioma inglés no es una barrera para la admisión o la participación de las carreras técnicas y vocacionales disponibles en la institución.

Cualquier pregunta sobre la administración de las leyes sobre discriminación en *Arizona Western College* en sus servicios, programas o actividades, así mismo como cualquier queja o reclamo de violación de dichas leyes se debe dirigirse al oficial a cargo de la administración y el cumplimiento de estas leyes:

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