

2014 Health Care Reform Notices

1. Dependent Coverage to Age 26

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in health insurance coverage. Individuals may request enrollment for such children for 30 days from the date of this notice. Enrollment will be effective January 1, 2014. For more information contact Human Resources.

2. Lifetime Limits

There is no longer a maximum lifetime limit on the dollar value of benefits paid under the Blue Cross health plan. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll. Individuals have 30 days from the date of this notice to request enrollment. For more information contact Human Resources.

3. Patient Protection

Blue Cross generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Human Resources. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Blue Cross or from any other health care provider (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Human Resources.

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