Annual Open Enrollment Special Notices

**Women’s Health and Cancer Rights Act**
All of the University Health Care Plans cover mastectomies and related procedures (subject to any applicable deductibles, coinsurance or copays). Under federal law, all group health plans that provide coverage for medical and surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery in a manner determined in consultation with the attending physician and the patient. Coverage includes reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, and prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas. Group health plans may impose deductible or coinsurance requirements for reconstructive surgery in connection with a mastectomy, but only if the deductible and coinsurance are consistent with those established for other benefits under the plan or coverage.

**Designation of Primary Care Providers and/or OB/GYN**
Some of the plan options require or permit the designation of a primary care provider. You have the right to designate any primary care provider who participates in your TPA’s network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Plan Administrator at 1-585-275-2084 or your respective TPA. You do not need prior authorization from your TPA or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in the 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 the Plan Administrator at 1-585-275-2084 or your respective TPA.

**HIPAA Special Enrollment Period Changes**
You can request (within 30 days) to enroll in the plan or enroll your family members-if: you or your family members lose other group health plan coverage (or if your employer or your family member’s employer stops contributing toward your or your dependents’ other coverage), you or your family members exhaust COBRA coverage, you marry, or you gain a new dependent because of birth, adoption or placement for adoption. You can request (within 60 days) to enroll in the plan or enroll your family members if you or your family member: lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible, or become eligible for a state’s premium assistance program under Medicaid or CHIP.

*Due to federal law, “family members” does not include a same-sex spouse or domestic partner who is not a tax dependent for these purposes. However, the University will permit similar election rights under the Qualifying Event rules described on the prior page, to the extent permitted by law.*