



SPECIAL ENROLLMENT NOTICE

The BEST Health Plan is in compliance with health care laws that are included in Part 7 of the Employee Retirement Income Security Act (ERISA).

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) places certain limitations on a Group Health Plan's ability to impose pre-existing condition exclusions, provides special enrollment rights for certain individuals and prohibits discrimination in group health plans based on health status.

PLEASE BE ADVISED

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this Plan if you qualify under special enrollment, provided that you request enrollment within 31 days after your other coverage ends.

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, provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

For special enrollment upon birth, adoption or placement for adoption coverage can be made effective the date of the event, provided you request and complete the required enrollment materials within 31 days of the event.

For special enrollment upon the loss of eligibility for other coverage, (including legal separation, divorce, death, termination of employment, exhaustion of Continuation Coverage, reduction in hours, and "aging out" under the other parent's coverage), upon the loss of employer contributions toward other coverage, or upon marriage, coverage can be made effective the first day of the month following the date of the event provided you request and complete the required enrollment materials within 31 days of the event.



WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE

PLEASE BE ADVISED

If you have had or are going to have a mastectomy, you 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 lymph edemas.

These benefits will be provided subject to the same terms and conditions applicable to other medical and surgical benefits provided under this Plan.

If you would like more information on WHCRA and applicable benefits, please call your plan administrator (800) 475-8466 or (719) 589-3696.