



Allegiant Care Union Employees

2023-2024

July 1, 2023 – June 30, 2024

Employee Benefits



Basic Life and Accidental Death & Dismemberment Insurance (AD&D)

Insured by Cigna

Life and AD&D insurance provides financial security for the people who depend on you. The County provides all benefits eligible employees with \$20,000 in Life insurance and \$20,000 in AD&D insurance. The Life portion of the benefit provides your beneficiaries with a lump sum payment if the covered person dies while the AD&D portion of the benefit provides payment if the covered person loses a limb or dies in an accident. The County pays 100% of the premiums for all benefits eligible employees. For more information contact HR, or Cigna at 877.484.5967.

Short Term Disability (STD)

Administered by Cigna

Short Term Disability provides a weekly benefit if you become disabled and unable to perform your job duties due to a non-work related illness or injury. You are eligible for this benefit the first of the month following 6 months of employment. The STD benefit period is 26 weeks with a 14 day waiting period and will pay 66.67% of your basic weekly earnings to a maximum of \$750 per week. The County pays 100% of the premiums for full-time employees. Part-time benefit eligible employees may elect STD coverage at a percentage of the full premium. For more information contact HR, or Cigna at 877.484.5967.

Voluntary Long-Term Disability (LTD)

Insured by Cigna

Long Term Disability provides a monthly benefit if you become disabled and unable to perform your job duties due to a non-work related illness or injury. You are eligible for this benefit the first of the month following 6 months of employment. The LTD waiting period is 180 days. The benefit is 60% of your basic monthly earnings to a maximum of \$5,000 per month. For more information contact HR, or Cigna at 877.484.5967.

Voluntary Life and Accidental Death & Dismemberment Insurance (AD&D)

Insured by Cigna

You may purchase Life and AD&D insurance for yourself, your spouse, and your dependents. The coverage is up to \$150,000 for yourself, \$20,000 for your spouse, and \$10,000 for your dependents. In order to purchase coverage on your spouse and/or children, you must purchase coverage for yourself. An insurability requirement (evidence of good health) may apply. For more information contact HR, or Cigna at 877.484.5967.

Employee — Up to \$150,000 in increments of \$10,000

Spouse — \$20,000

Children — \$10,000

Voluntary Accident Insurance

Insured by Colonial Life

Helps pay for out-of-pocket expenses due to accidental injuries. Benefits can be used to cover deductibles and co-pays. Your family is better prepared for those unexpected events. For more information contact Colonial at 800.325.4368.

Voluntary Hospital Confinement Insurance

Insured by Colonial Life

Provides a lump-sum \$1,000 benefit for a covered hospital confinement to help cover co-payments and deductibles. Also pays a \$50 second and subsequent day benefit for up to 31 days per confinement. For more information contact Colonial at 800.325.4368.

Voluntary Critical Illness & Cancer

Insured by Colonial Life

Having a critical illness can mean the loss of personal wages and the ability to pay for care and treatment. The voluntary critical illness benefit includes a lump sum for covered critical illnesses and a benefit payable upon subsequent diagnosis of a critical illness. Additionally, this benefit provides a lump sum for a diagnosis of carcinoma in situ and a skin cancer benefit. Voluntary Critical Illness & Cancer is available for you, your spouse, and your dependent(s). For more information contact Colonial at 800.325.4368.

Employee Assistance Program (EAP)

Administered by [New Directions](#)

The Employee Assistance Program offers 24/7 confidential services to employees and family members that may be struggling with issues such as legal troubles, stress, work-life balance, or financial problems. The EAP program is paid for by Rockingham County with no cost to you as the employee. Some of the services, resources and referrals that the EAP provides are:

- Legal Services
- Financial Planning
- Drug/Alcohol Abuse Help
- Counseling
- Elder/Child Care Specialists

eap.ndbh.com
Code: rockingham
800-624-5544

Educational Assistance Reimbursement Program

Rockingham County encourages employees to pursue additional formal education and believes it has a positive impact on an employee's contribution to the County. Rockingham County provides educational assistance reimbursement, prorated based on regularly scheduled hours worked, to all eligible employees who have completed one year of continuous service as a benefit-eligible employee. Please contact Human Resources for more information on this benefit.

Dental Benefits

Administered by [Northeast Delta Dental](#)

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health concerns. Keep your teeth healthy and your smile bright with Rockingham County's dental benefit plan.

***Note:** you are **only** eligible to enroll in a Delta Dental Plan **if** you waive health coverage and elect the Buy Out.

	High Option	Low Option
Annual Deductible	\$25 per person; \$75 family limit	\$25 per person; \$75 family limit
Annual Benefit Maximum	\$2,000	\$1,500
Preventive Dental Services (cleanings, exams, x-rays)	100%	100%
Basic Dental Services (fillings, root canal therapy, oral surgery)	80%	80%
Major Dental Services (extractions, crowns, onlays, bridges, repairs)	50%	50%
Orthodontia Services (covered to age 19)	50% to a lifetime maximum of \$2,000	50% to a lifetime maximum of \$1,500

PLEASE REFER TO THE RATE SHEET INCLUDED IN YOUR BENEFIT PACKET FOR ALL ADDITIONAL RATES.

Contact Information

If you have specific questions about a Rockingham County benefit plan, please contact the Human Resources Department or the administrator listed below.

Benefit	Administrator	Phone	Website/Email
Human Resources	Rockingham County	603.679.9337	www.rockinghamcountynh.org/departments/human-resources/
Flexible Spending Account	Benefit Strategies	888.401.3539	www.benstrat.com
Voluntary Auto & Home Insurance	Liberty Mutual	800.255.8281	www.libertymutual.com
Voluntary Pet Insurance	Nationwide	877.738.7874	Petsnationwide.com
Voluntary Vision	EyeMed	866.939.3633	www.eyemedvisioncare.com
Basic Life/AD&D	Cigna	877.484.5967	www.cigna.com
Short Term Disability	Cigna	877.484.5967	www.cigna.com
Voluntary Long Term Disability	Cigna	877.484.5967	www.cigna.com
Voluntary Life/AD&D	Cigna	877.484.5967	www.cigna.com
Voluntary Critical Illness	Colonial Life	800.325.4368	www.coloniallife.com
Voluntary Accident / Hospital	Colonial Life	800.325.4368	www.coloniallife.com
Employee Assistance Program	New Directions	800.624.5544	eap.ndbh.com
Dental	Northeast Delta Dental	603.233.1199	www.nedelta.com

HIPAA Privacy Notice

The Office for Civil Rights and Office of the National Coordinator for Health Information Technology have collaborated to develop model Notices of Privacy Practices for health care providers and health plans to use to communicate with their patients and plan members. The HIPAA Privacy Rule gives individuals a fundamental right to be informed of the privacy practices of health plans and health care providers, as well as to be informed of their privacy rights with respect to their personal health information. Health plans and covered health care providers are required to develop and distribute a notice that provides a clear, user friendly explanation of these rights and practices.

Many entities have asked for additional guidance on how to create a clear, accessible notice that their patients or plan members can understand. In response, OCR and ONC have provided separate models for health plans and health care providers. The three options are:

- Notice in the form of a booklet;
- A layered notice that presents a summary of the information on the first page, followed by the full content on the following pages;
- A notice with the design elements found in the booklet, but formatted for full page presentation.
- A text only version of the notice.

The models reflect the regulatory changes of the Omnibus Rule and can serve as the baseline for covered entities working to come into compliance with the new requirements. In particular, the models highlight the new patient right to access their electronic information held in an electronic health record, if their provider has an EHR in their practice. Covered entities may use these models by entering their specific information into the model and then printing for distribution and posting on their websites.

- Booklet
- Layered Notice
- Full Page
- Text Only
- Questions and Instructions

For more information about the HIPAA Privacy Rule and the Notice requirements, see: <http://www.hhs.gov/ocr/privacy/hipaa/understanding/coveredentities/notice.html>

- A covered entity must make its notice available to any person who asks for it.
- A covered entity must prominently post and make available its notice on any web site it maintains that provides information about its customer services or benefits.

Certificate of Creditable Drug Coverage

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with **Rockingham County** and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. **Rockingham County** has determined that the prescription drug coverage offered by the **Rockingham County health plan** is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current **Rockingham County Health Plan** coverage will not be affected. If you elect Part D coverage you can keep your coverage under the Rockingham County Health Plan and your Rockingham County Health Plan will coordinate benefits with Part D coverage. If you decide to join a Medicare drug plan and drop your current coverage in the Rockingham County Health Plan you and your dependents will not be able to re-enroll until the next annual open enrollment. If you continue to participate in the Rockingham County Health Plan, you do not need to take any action at this time.

If you do decide to join a Medicare drug plan and drop your current **Rockingham County Health Plan** coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with **Rockingham County** and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a

higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the HR Department at 603-679-9337 for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through **Rockingham County** changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512

Eligibility for Continued Coverage for Dependent Students on Medically Necessary Leave of Absence

“Michelle’s Law” applies to the **Rockingham County Health Plan** as to certain dependents eligible for extended coverage while a student.

Michelle’s Law requires group health plans to provide continued coverage for certain dependents who are covered under Rockingham County’s group health plan as a student but lose their student status because they take a medically necessary leave of absence from school. This continuation of coverage is described below.

If your dependent is no longer a student, as defined in the plan, because he/she is on a medically necessary leave of absence, your dependent may continue to be covered under the plan for up to one year from the beginning of the leave of absence. This continued coverage applies if, immediately before the first day of the leave of absence, your dependent was (1) covered under the plan and (2) enrolled as a student at a post-secondary educational institution (includes colleges and universities).

For purposes of this continued coverage, a “medically necessary leave of absence” means a leave of absence from a post-secondary educational institution, or any change in enrollment of the dependent at the institution, that:

1. begins while the dependent is suffering from a serious illness or injury,
2. is medically necessary, and
3. causes the dependent to lose student status for purposes of coverage under the plan.

The coverage provided to dependent during any period of continued coverage:

1. is available for up to one year after the first day of the medically necessary leave of absence, but ends earlier if coverage under the plan would otherwise terminate, and
2. stays the same as if your dependent had continued to be a covered student and had not taken a medically necessary leave of absence. If the coverage provided by the plan is changed under the plan during this one~ year period, the plan must provide the changed coverage for the dependent for the remainder of the medically necessary leave of absence unless, as a result of the change, the plan no longer provides coverage for these dependents. If you believe your dependent is eligible for this continued coverage, the dependent’s treating physician must provide a written certification to the plan stating that your dependent is suffering from a serious illness or injury and that the leave of absence (or other change in enrollment) is medically necessary.

Coordination with COBRA Continuation Coverage

If your dependent is eligible for Michelle’s Law’s continued coverage and loses coverage under the plan at the end of the continued coverage period, continuation coverage under COBRA will be available at the end of Michelle’s Law’s coverage period and a COBRA notice will be provided at that time.

Questions?

If you have any questions regarding the information in this notice or your dependent’s right to Michelle’s Law’s continued coverage, or if you would like a copy of your Summary Plan Description (which contains important information about plan benefits, eligibility, exclusions, and limitations), you should contact the **Rockingham County Human Resources Department**.

COBRA Initial Notice

**** Continuation Coverage Rights Under COBRA****

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to the **Rockingham County Medical Plan** and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to the Rockingham County HR Department.

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Rockingham County Human Resources Department
111 North Rd, Brentwood, NH 03833
603-679-9337

Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October for coverage starting as early as January 1.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact **Cigna**.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

CALIFORNIA – Medicaid	INDIANA – Medicaid
<p>Website: https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_co nt.aspx Phone: 1-800-541-5555</p>	<p>Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864</p>
IOWA – Medicaid and CHIP (Hawki)	NEBRASKA – Medicaid
<p>Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563</p>	<p>Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p>
KANSAS – Medicaid	NEVADA – Medicaid
<p>Website: http://www.kdheks.gov/hcf/default.htm Phone: 1-800-792-4884</p>	<p>Medicaid Website: http://dhcnp.nv.gov Medicaid Phone: 1-800-992-0900</p>
KENTUCKY – Medicaid	NEW HAMPSHIRE – Medicaid
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov</p> <p>KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718</p> <p>Kentucky Medicaid Website: https://chfs.ky.gov</p>	<p>Website: https://www.dhhs.nh.gov/oi/hipp.htm Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218</p>
LOUISIANA – Medicaid	NEW JERSEY – Medicaid and CHIP
<p>Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>	<p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710</p>
MAINE – Medicaid	NEW YORK – Medicaid
<p>Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711</p>	<p>Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831</p>
MASSACHUSETTS – Medicaid and CHIP	NORTH CAROLINA – Medicaid
<p>Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840</p>	<p>Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100</p>

MINNESOTA – Medicaid	NORTH DAKOTA – Medicaid
<p>Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp [Under ELIGIBILITY tab, see “what if I have other health insurance?”] Phone: 1-800-657-3739</p>	<p>Website: http://www.nd.gov/dhs/services/medicalsev/medicaid/ Phone: 1-844-854-4825</p>
MISSOURI – Medicaid	OKLAHOMA – Medicaid and CHIP
<p>Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p>	<p>Website: http://www.insureoklahoma.org Phone: 1-888-365-3742</p>
MONTANA – Medicaid	OREGON – Medicaid
<p>Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084</p>	<p>Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075</p>
PENNSYLVANIA – Medicaid	RHODE ISLAND – Medicaid and CHIP
<p>https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx Website: Phone: 1-800-692-7462</p>	<p>Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)</p>
SOUTH CAROLINA – Medicaid	VIRGINIA – Medicaid and CHIP
<p>Website: https://www.scdhhs.gov Phone: 1-888-549-0820</p>	<p>Website: https://www.coverva.org/hipp/ Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282</p>
SOUTH DAKOTA - Medicaid	WASHINGTON – Medicaid
<p>Website: http://dss.sd.gov Phone: 1-888-828-0059</p>	<p>Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022</p>
TEXAS – Medicaid	WEST VIRGINIA – Medicaid
<p>Website: http://gethipptexas.com/ Phone: 1-800-440-0493</p>	<p>Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>
UTAH – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
<p>Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669</p>	<p>Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002</p>
VERMONT– Medicaid	WYOMING – Medicaid
<p>Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427</p>	<p>Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531</p>

To see if any other states have added a premium assistance program since January 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

The information contained in this summary should in no way be construed as a promise or guarantee of employment. The company reserves the right to modify, amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this brochure and the actual plan documents or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from your Human Resources Office. This benefits enrollment guide highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act ("ERISA") as a Summary of Material Modifications and should be kept with your most recent summary plan description.

This benefit summary is prepared by



Arthur J. Gallagher & Co.