

Linden Public Schools

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TO: Linden Public School Benefits Eligible Employees and Family

FROM: Linden Board of Education

SUBJECT: Notification of Health Benefits Rights Under Federal Law

This letter provides information about health benefits that federal and State law require the employer to send to you and your family members enrolled under the Linden Public Schools Health Insurance coverages (medical, prescription drug and/or dental). Everyone enrolled under your coverage should read this information. You should keep this letter and the enclosed information for future reference.

The first enclosure (the initial notification marked "Important Notice") details your rights under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA allows you or your covered dependents to extend health benefit coverage under the Linden Public Schools in certain cases where you would otherwise lose that coverage.

The second enclosure (*Notice to Health Benefits Program Participants About Compliance with Federal Health Insurance Requirements*) contains information about special coverage provisions under federal law. The law establishes certain coverage requirements applicable to most employer health insurance plans.

The third enclosure (*Medicaid and Children's Health Insurance Programs*) provides information about premium assistance available to individuals for employer-sponsored health coverage.

The fourth enclosure (*Health Benefit Coverage of Children Until Age 31 Under Chapter 375*) provides information about the coverage available to over age children who lose health benefit coverage prior to turning age 31.

There is nothing that you or your family members have to do as a result of this information. The sole purpose is to inform you of your rights under these federal and State laws and, by doing so, comply with the notification requirements contained in the laws. If you have any questions concerning this mailing, you should contact Sara Simon, Benefits Coordinator/Confidential Secretary at (908) 486-2800 ext. 8023