

<p style="text-align: center;">Notice to Health Benefits Program Participants About Compliance with Federal Health Insurance Requirements</p>
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This notice is being provided to inform you about Linden Public Schools conformance with federal health insurance regulations.

Group health plans sponsored by State and local governmental employers, like the Linden Public Schools, must generally comply with federal law requirements in title XXVII of the Public Health Service Act to implement the following provisions that are contained in federal law:

1. Offer a special enrollment period to employees and dependents who do not enroll in the plan when initially eligible because they have other coverage, and who subsequently lose that coverage. If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you will be allowed to enroll yourself and your dependents in the Linden Public Schools Health Insurance plans if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 30 days after your or your dependents' other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you are allowed to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact Sara Simon at extension 8023.

2. Provide a minimum level of hospital coverage for newborns and mothers, generally 48 hours for a vaginal delivery and 96 hours for a cesarean delivery;
3. Provide certain benefits for breast reconstruction after a mastectomy. The Linden Public School Horizon BCBSNJ Medical plans, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.
4. Continued coverage for up to one year for a dependent child who is covered as a dependent under the plan solely based on student status, who takes a medically necessary leave of absence from a postsecondary educational institution;
5. Provide parity in mental health benefits, that is, any dollar limitations applied to mental health treatment cannot be lower than those on medical and surgical benefits.
6. Does **not** impose any pre-existing condition exclusions.

All Linden Public Schools Health Insurance plans meet or exceed all federal requirements.