# **Important Annual Notices**

Please read this notice carefully and keep it where you can find it.

# NOTICE OF CREDITABLE PRESCRIPTION DRUG COVERAGE MEDICARE PART D – YOUR PRESCRIPTION COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with PrimeLine Utility Services, LLC 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. PrimeLine Utility Services has determined that the prescription drug coverage offered by the PrimeLine Utility Services Group Life, Health and Dental 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 15<sup>th</sup> through 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 PrimeLine Utility Services coverage may be affected.

If you do decide to join a Medicare drug plan and drop your current PrimeLine Utility Services coverage, be aware that you and your dependents may not be able to get this coverage back.

Please contact the Human Resources Department or your Benefit Advocate for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

### 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 PrimeLine Utility Services 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 November to join.

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

Contact the person listed below 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 PrimeLine Utility Services 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 <a href="https://www.socialsecurity.gov">www.socialsecurity.gov</a>, 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).

Date: 01/01/2025

Name of Entity/Sender: PrimeLine Utility Services, LLC

Contact: Human Resources

Address: 600 University Street, Suite 2520, Seattle, WA 98101

# FRAUD STATEMENT

All enrollees certify that any persons on their applications for coverage are their dependents, as described under the Plan. They agree that falsification of any statement in their application may bar the right to coverage under the Plan. They certify that the information they have provided is true and complete. They further understand that it is their obligation to notify their employer when their spouse or child no longer meets the eligibility requirements described under the Plan. Once a person does not meet the Plan definition of a spouse or dependent child, for example due to divorce, they are no longer eligible for benefits. All enrollees must understand that false or inaccurate information (including misrepresentation of dependent status) and failure to notify their employer that their dependent(s) no longer meet the dependent definition may result in the termination of coverage, non-payment of benefits, recovery of ineligible benefit payments from you or your healthcare providers, termination of employment and/or legal action.

# NOTICE OF PRIVACY PRACTICES

Effective Date: January 1, 2025

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.** 

If you have any questions about this notice, please contact PrimeLine Utility Services, LLC at (206) 693-3708, 600 University Street, Suite 2520, Seattle, WA 98101.

### **Your Rights**

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

#### **Your Choices**

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

#### **Our Uses and Disclosures**

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- · Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

# **Your Rights**

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

# Get a copy of health and claims records

You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this. We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

# Ask us to correct health and claims records

You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this. We may say "no" to your request, but if we do, we'll tell you why in writing within 60 days.

### Request confidential communications

You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address. We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger if we do not.

# Ask us to limit what we use or share

You can ask us not to use or share certain health information for treatment, payment, or our operations. We are not required to agree to your request, and we may say "no" if it would affect your care.

# Get a list of those with whom we've shared information

You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with, and why. We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

#### Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

#### Choose someone to act for you

If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. We will make sure the person has this authority and can act for you before we take any action.

# File a complaint if you feel your rights are violated

You can complain if you feel we have violated your rights by contacting us using the information on page 1. You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting <a href="www.hhs.gov/ocr/privacy/hipaa/complaints/">www.hhs.gov/ocr/privacy/hipaa/complaints/</a>. We will not retaliate against you for filing a complaint.

# **Your Choices**

**For certain health information, you can tell us your choices about what we share.** If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

• Share information with your family, close friends, or others involved in payment for your care

• Share information in a disaster relief situation

If you are unable to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we *never* share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

#### **Our Uses and Disclosures**

#### How do we typically use or share your health information?

We typically use or share your health information in the following ways.

# Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

#### Run our organization

We can use and disclose your information to run our organization and contact you when necessary. We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

Example: We use health information about you to develop better services for you.

# Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information about you with your dental plan to coordinate payment for your dental work.

#### How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: <a href="https://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html">www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html</a>.

# Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- · Preventing or reducing a serious threat to anyone's health or safety

#### Do research

We can use or share your information for health research.

#### Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

# Respond to organ and tissue donation requests and work with a medical examiner or funeral director

We can share health information about you with organ procurement organizations. We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

# Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

# Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

#### **Our Responsibilities**

- · We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

### Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request and we will mail a copy to you.

# NOTICE OF SPECIAL ENROLLMENT RIGHTS

# **Special Enrollment Provision**

You may be eligible to participate in the PrimeLine Utility Services Group Life, Health and Dental Plan. A federal law called HIPAA requires that we notify eligible participants about the right to enroll in the plan under its "special enrollment provision".

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

**New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.** 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 new dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

**Eligibility for Medicaid or a State Children's Health Insurance Program.** If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact Human Resources.

# NOTICE OF THE WOMEN'S HEALTH AND CANCER RIGHTS ACT

This notice is being sent to you as required by the Women's Health and Cancer Rights Act of 1998, which states you must be advised annually of the presence of benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry of the breasts, prostheses and complications resulting from a mastectomy. Please refer to your medical benefit booklet for additional information. Benefits for these services may be subject to annual deductibles and coinsurance consistent with those established for other benefits.

# PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit **www.healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid		
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx		
ARKANSAS – Medicaid	CALIFORNIA – Medicaid		
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website:  http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov		
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid		
Health First Colorado Website:  https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268		

GEORGIA – Medicaid	INDIANA – Medicaid		
GA HIPP Website: https://medicaid.georgia.gov/health-	Health Insurance Premium Payment Program		
insurance-premium-payment-program-hipp	All other Medicaid		
Phone: 678-564-1162, Press 1	Website:		
GA CHIPRA Website:	https://www.in.gov/medicaid/http://www.in.gov/fssa/dfr/		
https://medicaid.georgia.gov/programs/third-party-	Family and Social Services Administration		
liability/childrens-health-insurance-program-reauthorization-act-	Phone: 1-800-403-0864		
<u>2009-chipra</u>	Member Services Phone: 1-800-457 4584		
Phone: 678-564-1162, Press 2			
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid		
Medicaid Website: https://hhs.iowa.gov/programs/welcome-	Website: https://www.kancare.ks.gov/		
iowa-medicaid	Phone: 1-800-792-4884		
ServicesMedicaid Phone: 1-800-338-8366	HIPP Phone: 1-800-967-4660		
Hawki Website: https://hhs.iowa.gov/programs/welcome-			
iowa-medicaid/iowa-health-link/hawki			
Hawki Phone: 1-800-257-8563			
HIPP Website: https://hhs.iowa.gov/programs/welcome-			
iowa-medicaid/fee-service/hipp			
Health & Human Services: iowa.gov			
HIPP Phone: 1-888-346-9562			
KENTUCKY – Medicaid	LOUISIANA – Medicaid		
Kentucky Integrated Health Insurance Premium Payment	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp		
Program (KI-HIPP) Website:	Phone: 1-888-342-6207 (Medicaid hotline) or		
https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx	1-855-618-5488 (LaHIPP)		
Phone: 1-855-459-6328			
Email: KIHIPP.PROGRAM@ky.gov			
KCHIP Website: https://kynect.ky.gov			
Phone: 1-877-524-4718			
Kentucky Medicaid Website:			
https://chfs.ky.gov/agencies/dms			
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP		
Enrollment Website:	Website: https://www.mass.gov/masshealth/pa		
https://www.mymaineconnection.gov/benefits/s/?language=en	Phone: 1-800-862-4840		
_US	TTY: 711		
Phone: 1-800-442-6003	Email: masspremassistance@accenture.com		
TTY: Maine relay 711			
Private Health Insurance Premium Webpage:			
https://www.maine.gov/dhhs/ofi/applications-forms			
Phone: 1-800-977-6740			
TTY: Maine relay 711			
MINNESOTA – Medicaid	MISSOURI – Medicaid		
Website: https://mn.gov/dhs/health-care-coverage/	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm		
Phone: 1-800-657-3672	Phone: 573-751-2005		
MONTANA – Medicaid	NEBRASKA – Medicaid		
Website:	Website: http://www.ACCESSNebraska.ne.gov		
http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	Phone: 1-855-632-7633		
Phone: 1-800-694-3084	Lincoln: 402-473-7000		
Email: <u>HHSHIPPProgram@mt.gov</u>	Omaha: 402-595-1178		
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NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid	
Medicaid Website: http://dhcfp.nv.gov	Website: https://www.dhhs.nh.gov/programs-	
Medicaid Phone: 1-800-992-0900	services/medicaid/health-insurance-premium-program	
	Phone: 603-271-5218	
	Toll free number for the HIPP program: 1-800-852-3345, ext. 15218	
	Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov	

NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid		
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831		
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid		
Website: https://medicaid.ncdhhs.gov/Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825		
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP		
Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742	Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> Phone: 1-800-699-9075		
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP		
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP- Program.aspx Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)		
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid		
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059		
TEXAS – Medicaid	UTAH – Medicaid and CHIP		
Website: Health Insurance Premium Payment (HIPP)  Program   Texas Health and Human Services  Phone: 1-800-440-0493	Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov   Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/		
VERMONT- Medicaid	VIRGINIA – Medicaid and CHIP		
Website: <u>Health Insurance Premium Payment (HIPP) Program</u>   Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924		
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP		
Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)		

WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid	
Website:	Website:	
https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm	https://health.wyo.gov/healthcarefin/medicaid/programs-and-	
Phone: 1-800-362-3002	eligibility/	
	Phone: 1-800-251-1269	

To see if any other states have added a premium assistance program since July 31, 2024, 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. 6156