

Electronic Disclosure Notice

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Availability of Health and Welfare Plan Notices and Summary of Health Information

The Employee Retirement Income Security Act (ERISA), Department of Labor (DOL), Department of Health and Human Services (HHS) and Internal Revenue Service (IRS) require plan administrators to provide certain information related to their health and welfare benefit plans to plan participants in writing. Below are the notices that are located at www.myphoebenefits.com. These notices explain your rights and obligations in relation to the health and welfare plans provided by Phoebe-Devitt Homes.

The **Summary of Benefits and Coverage (SBC)** noted below, summarizes important information about any health coverage option in a standard format, to help you compare across options. Please read these notices carefully and retain a copy for your records.

The **Health Insurance Marketplace Coverage Notice** summarizes basic information about the Marketplace and employment-based health coverage offered by Phoebe-Devitt Homes.

The following are annual Notices included in the Health and Welfare Notice: (the following are annual notices included in the Compliance Notices for Group Health Plan packet)

- ✓ Information on Affects of Healthcare Reform
- ✓ Information on Rescissions
- ✓ Information on Nondiscrimination 105(h) Rules
- ✓ Women's Health and Cancer Rights Act (WHCRA) Enrollment Notice
- ✓ The Newborns' and Mothers' Health Protection Act (NMHPA) Notice
- ✓ Mental Health Parity Act (MHPA)
- ✓ Health Information Technology for Economic and Clinical Health Act (HITECH)
- ✓ Genetic Information Nondiscrimination Act (GINA)
- ✓ HIPAA Special Enrollment Rights Notice
- ✓ HIPAA Privacy Notice
- ✓ Uniformed Services Employment and Reemployment Rights Act (USERRA) Notice
- ✓ Family Medical Leave Act (FMLA)
- ✓ Health Insurance Marketplace Coverage Notice
- ✓ Children's Health Insurance Program Reauthorization Act (CHIPRA) Notice
- ✓ Michelle's Law Notice
- ✓ Qualified Medical Child Support Order (QMSCO) Notice
- ✓ Preventative Care Notice
- ✓ Health and Wellness Program Notice

The following are additional annual Notices located at www.myphoebenefits.com (separate from the Compliance Notices for Group Health Plan packet)

- ✓ Creditable Coverage Medicare Part D Notice
- ✓ Summary of Benefits and Coverage (SBC)
- ✓ Group Health Plan Wrap Summary Plan Description and Attachment A
- ✓ Group Insurance Plan Mega Wrap Summary Plan Description and Attachment A
- ✓ Section 125 Cafeteria Plan Summary Plan Description
- ✓ Health Insurance Marketplace Coverage Notice
- ✓ Children's Health Insurance Program Reauthorization Act (CHIPRA) Notice

Please follow the directions below to get to the notices.

- 1 Go to the website address: www.myphoebenefits.com; type in the username and password below and click on the login button.

Username: Phoebe
Password: phoebe106

- 2 Click on the "Compliance Notices" tab.

A paper copy is also available, free of charge, by calling 610-794-5176.

