

IMPORTANT NOTICES

ABOUT THIS GUIDE

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusion, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official document will prevail. General Agencies of the United Methodist Church reserves the right to make changes at any time to the benefits, costs, and other provision relative to benefits.

REMINDER OF AVAILABILITY OF PRIVACY NOTICE

This to remind plan participants and beneficiaries of the general agencies of the United Methodist Church Health and Welfare Plan (the "Plan") that the plan has issued a Health Plan Privacy Notice that describes how the Plan uses and disclosed protected health information (PHI). You can obtain a copy of the general agencies of the United Methodist Church Health and Welfare Plan Privacy Notice upon your written request to the human resources department, at the following address:

General Agencies of the United Methodist Church, Human Resources
PO Box 340029
Nashville, TN 37203-0029

If you have any questions, please contact the General Agencies of The United Methodist Church Human Resources Office at **1-615-369-2319**.

WOMEN'S HEALTH AND CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of the physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under this plan.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT DISCLOSURE

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mothers' or newborns' attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

USERRA

Your right to continue participation in the Plan during leaves of absence for active military duty is protected by the Uniformed Services Employment and Reemployment Rights Act (USERRA). Accordingly, if you are absent from work due to a period of active duty in the military for less than 31 days, your Plan participation will not be interrupted, and you will continue to pay the same amount as if you are not absent if the absence is for more than 31 days and not more than 24 months, you may continue to maintain your coverage under the Plan by paying up to 102% of the full amount of premiums. You and your dependents may also have the opportunity to elect COBRA coverage. Contact Human Resources for more information.

Also, if you elect not to continue your health plan coverage during your military service, you have the right to be reinstated in the Plan upon your return to work, generally without any waiting periods or pre-existing condition exclusions, except for service-connected illnesses or injuries, as applicable.

This guide contains important information about the Medicare Part D creditable status of your prescription drug coverage on page 2.

MEDICARE PART D NOTICE OF CREDITABLE COVERAGE

YOUR OPTIONS

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with General Agencies of the United Methodist Church 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 cost 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 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. General Agencies of the United Methodist Church has determined that the prescription drug coverage offered by the PPO \$500/\$1,000, PPO \$2,000/\$4,000, and the HDHP \$1,650/\$3,300 with HSA Medical Plan through United Healthcare 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 through December 7. 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 General Agencies of the United Methodist Church coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current General Agencies of the United Methodist Church coverage, be aware that you and your dependents may 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 General Agencies of the United Methodist Church 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 do not have that coverage. For example, if you go 19 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 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 General Agencies of the United Methodist Church 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 might 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 for personalized help. See the inside back cover of your copy of the "Medicare & You: handbook for their telephone number.
- 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: **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: 10/2024
Name of Entity/Sender: General Agencies of the United Methodist Church
Contact: Human Resources
General Agencies of the United Methodist Church
Address: PO Box 340029
Nashville, TN 37203-0029
Phone Number: **1-615-369-2319**

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 involved 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 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, 2021. Contact your state for more information on eligibility.

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|---|---|--|
| <p>1. ALABAMA—Medicaid
Website: http://myalhipp.com/
Phone: 1-855-692-5447</p> | <p>12. LOUISIANA—Medicaid
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone 1-888-342-6207 (Medicaid Hotline) or 1-855-615-5488 (LaHIPP)</p> | <p>25. OKLAHOMA—Medicaid and CHIP
Website: http://www.insureoklahoma.org/
Phone: 1-888-365-3742</p> |
| <p>2. ALASKA—Medicaid
The AK Health Insurance Premium Payment Program
Website: http://myakhipp.com/
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/</p> | <p>13. MAINE—Medicaid
Enrollment Website:
https://www.maine.gov/dhhs/ofi/applications-forms
Phone: 1-800-442-6003
TTY: Maine relay 711
Private Health Insurance Premium Webpage:
https://www.main.gov/dhhs/ofi/applications-forms
Phone: 1-800-977-6740
TTY: Maine relay 711</p> | <p>26. OREGON—Medicaid
Website:
http://healthcare.oregon.gov/Pages/index.aspx
http://www.oregonehealthcare.gov/index-es.html/
Phone: 1-800-699-9075</p> |
| <p>3. ARKANSAS—Medicaid
Website: http://myarhipp.com/
Phone: 1-855-MyARHIPP (855-629-7447)</p> | <p>14. MASSACHUSETTS—Medicaid and CHIP
Website: https://www.mass.gov/info-details/masshealth-premium-assistance-pa
Phone: 1-800-862-4840</p> | <p>27. PENNSYLVANIA—Medicaid
Website:
https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx
Phone: 1-800-692-7462</p> |
| <p>4. CALIFORNIA—Medicaid
Health Insurance Premium Payment (HIPP) Program
Website: http://dhcs.ca.gov/hipp
Phone: 916-445-8322
Email: hipp@dhcs.ca.gov</p> | <p>15. MINNESOTA—Medicaid and CHIP
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp
Phone: 1-800-657-3739</p> | <p>28. RHODE ISLAND—Medicaid and CHIP
Website: http://www.riohhs.ri.gov/
Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)</p> |
| <p>5. COLORADO—Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+) Health First Colorado Website:
https://www.healthfirstcolorado.com/
Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711
CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus
CHP+ Customer Service: 1-800-359-1991/State Relay 771
Health Insurance Buy-In Program (HIBI):
https://www.colorado.gov/pacific/hcpf/health-insurance-buy-in-program
HIBI Customer Service: 1-855-692-6442</p> | <p>16. MISSOURI—Medicaid
Website:
http://www.dss.mo.gov/mhd/participants/pages/hipp.htm
Phone: 573-751-2005</p> | <p>29. SOUTH CAROLINA—Medicaid
Website: http://dss.sc.gov/
Phone: 1-888-829-0059</p> |
| <p>6. FLORIDA—Medicaid
Website: https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html/
Phone: 1-877-357-3268</p> | <p>17. MONTANA—Medicaid
Website: http://dphs.mt.gov
MontanaHealthcarePrograms/HIPP
Phone: 1-800-694-3084</p> | <p>30. SOUTH DAKOTA—Medicaid
Website: http://dss.sd.gov
Phone: 1-800-828-0059</p> |
| <p>7. GEORGIA—Medicaid
Website: https://medicaid.georgia.gov/health-insurance-premium-payment-programe-hipp
Phone: 678-564-1162 ext 2131</p> | <p>18. NEBRASKA—Medicaid
Website: http://www.ACCESSNebraska.ne.gov
Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178</p> | <p>31. TEXAS—Medicaid
Website: http://gethixptexas.com/
Phone: 1-800-440-0493</p> |
| <p>8. INDIANA—Medicaid
Healthy Indiana Plan for low-income adults 19-64
Website: http://www.in.gov/issa/hip/
Phone: 1-877-438-4479
All other Medicaid
Website: https://www.in.gov/Medicaid/
Phone: 1-800-457-4584</p> | <p>19. NEVADA—Medicaid
Medicaid Website: http://dhcnp.nv.gov/
Medicaid Phone: 1-800-992-0900</p> | <p>32. UTAH—Medicaid and CHIP
Medicaid Website: https://medicaid.utah.gov/
CHIP Website: http://health.utah.gov/chip
Phone: 1-877-543-7669</p> |
| <p>9. IOWA—Medicaid and CHIP (Hawki)
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
HIPP Website:
https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp
HIPP Phone: 1-88-346-9562</p> | <p>20. NEW HAMPSHIRE—Medicaid
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> | <p>33. VERMONT—Medicaid
Website: http://www.greenmountaincare.org/
Phone: 1-800-250-8427</p> |
| <p>10. KANSAS—Medicaid
Website: https://www.kancare.ks.gov
Phone: 1-800-792-4884</p> | <p>21. NEW JERSEY—Medicaid and CHIP
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> | <p>34. VIRGINIA—Medicaid and CHIP
Website: https://www.coverva.org/en/famis-select
https://www.coverva.org/en/hipp
Medicaid Phone: 1-800-432-5924
CHIP Phone: 1-800-432-5924</p> |
| <p>11. KENTUCKY—Medicaid
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</p> | <p>22. NEW YORK—Medicaid
Website:
https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831</p> | <p>35. WASHINGTON—Medicaid and CHIP
Website: https://www.hca.wa.gov/
Phone: 1-800-562-3022</p> |
| | <p>23. NORTH CAROLINA—Medicaid
Website: https://medicaid.ncdhhs.gov/
Phone: 919-855-4100</p> | <p>36. WEST VIRGINIA—Medicaid
Website: http://mywvhipp.com/
Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p> |
| | <p>24. NORTH DAKOTA—Medicaid</p> | <p>37. WISCONSIN—Medicaid and CHIP
Website:
https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm
Phone: 1-800-362-3002</p> |
| | | <p>38. WYOMING—Medicaid
Website:
https://health.wyo.gov/healthcarefin/medicaid/program-s-and-eligibility/
Phone: 1-800-251-1269</p> |

To see if any other states have added a premium assistance program since July 31, 2021, 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 and Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 6156

GLOSSARY

AFFORDABLE CARE ACT AND PATIENT PROTECTION (ACA)

Also called Health Care Reform, the ACA requires health plans to comply with certain requirements. The ACA became law in March 2010 and since then, the ACA has required some changes to medical coverage—like covering dependent children to age 26, no lifetime limits on medical benefits, reduced FSA contributions, covering preventative care without cost sharing, etc., among other requirements.

BRAND NAME DRUG

The original manufacturer's version of a particular drug. Because the research and development costs that went into developing these drugs are reflected in the price, brand name drugs cost more than generic drugs.

COINSURANCE

A percentage of costs you pay “out-of-pocket” for covered expenses after you made the deductible.

COPAYMENT (COPAY)

A fee you have to pay “out-of-pocket” for certain services, such as a doctor's office visit or prescription drug.

DEDUCTIBLE

The amount you pay “out-of-pocket” before the health plan will start to pay its share of covered expenses.

EMPLOYER CONTRIBUTION

Each year, the company provides you with an amount of money that you can apply toward the cost of your health care premiums. The amount of the employer contribution depends on who would cover. You can see the amount you'll receive when you enroll. If you are enrolling as a new hire, the employer contribution amount will be prorated based on your date of hire.

GENERIC DRUG

Lower-cost alternative to a brand name drug that has the same active ingredients and works the same way.

HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

High-Deductible Health Plans (HDHPs) are our health insurance plans with lower premiums and higher deductibles than traditional health plans. Only those enrolled in an HDHP are eligible to open and contribute tax-free to a Health Savings Account (HSA).

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a portable savings account that allows you to set aside money for health care expenses on a tax-free basis. You must be enrolled in a High Deductible Health Plan in order to open an HSA. An HSA rolls over from year to year, pays interest, can be invested, and is owned by you—even if you leave the company.

OUT-OF-POCKET MAXIMUM

The most you pay each year “out-of-pocket” for covered expenses. Once you've reached the “out-of-pocket” maximum, the health plan pays 100% for covered expenses.

PLAN YEAR

The year for which the benefits you choose during Annual Enrollment remains in effect. If you're a new employee, your benefits remain in effect for the remainder of the plan year in which you enroll, and you enroll for the next plan year during the next Annual Enrollment.

PREVENTIVE CARE

Health care services you received when you are not sick or injured—so that you will stay healthy. These include annual checkups, gender- and age-appropriate health screenings, well-baby care, and immunizations recommended by the American Medical Association.