

# MEMO

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To: All Clow Stamping Employees

From: Clow Stamping

Date: 7/1/2011

Effective: September 1, 2011

RE: Mandatory Notices for Patient Protection and Affordable Care Act (PPACA)

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This memo serves as the MANDATORY notices required in the PPACA:

**Extension of Dependent Coverage to Age 26:** Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in Clow Stamping's Health Plan. Individuals may request enrollment for such children for 30 days from the date of notice. For more information contact the Clow Stamping Human Resource Department.

**Lifetime Limit No Longer Applies:** The lifetime limit on the dollar value of benefits under Clow Stamping no longer applies. Individuals whose coverage ended by reason of reaching a lifetime limit under the plan are eligible to enroll in the plan. Individuals have 30 days from the date of this notice to request enrollment. For more information contact the Clow Stamping Human Resource Department.

**Patient Protection Model Disclosure:** The Clow Stamping Health Plan DOES NOT require the designation of a primary care provider. If the Clow Stamping Health Plan did require a designation please know you have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members as patients. For children, you may designate a pediatrician as the primary care provider. You do not need prior authorization from Clow Stamping or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Clow Stamping Human Resource Department.