



town of

LONGMEADOW, MASSACHUSETTS

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March 31, 2021

To: All Benefit Eligible Employees, Retirees and their Eligible Family Members

From: Town of Longmeadow Benefits Administrator

Subject: Availability of **Summary of Benefits and Coverage (SBC)**, WHCRA Notice and Notice of Patient Protections

Summary of Benefit and Coverage (SBC)

The Patient Protection and Affordable Care Act passed by Congress in 2010 requires that we make and provide a **Summary of Benefit and Coverage (SBC)** for each of the health plans offered through the Town of Longmeadow (Blue Cross Blue Shield, Health New England and Tufts) available to you during the open enrollment period. This must be done in addition to any other information we normally provide. As a friendly reminder the Open Enrollment period this year for the Town of Longmeadow is from **April 28th to May 21st**, with coverage beginning July 1, 2021. Accordingly, this is to notify you that the SBC documents are available on the Human Resources Website at: <https://www.longmeadow.org/915/Employee-Health-Insurance>. If you would like a printed copy please contact the Benefits Administrator in the Human Resources Department at: (413) 565-4128 or download at <http://www.longmeadow.org/915/Employee-Health-Insurance>.

The SBC does not replace or change any of the side by side comparisons or rate sheets previously provided to you, it simply provides additional information regarding your plan's coverage. If you are enrolled in one of the Town's health plans, we recommend that you keep a copy of the SBC for your plan with your other health related records as a useful reference tool regarding coverage detail. As always please feel free to contact the Human Resources Department with any questions.

Women's Health and Cancer Rights Act (WHCRA)

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 physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the plan year deductible of \$250 per individual/\$750 per family applies as well as any co-insurance applicable to your chosen SVRHT plan. If you would like more information on WHCRA benefits, contact your Benefits Administrator in the Town of Longmeadow Human Resources Department at (413)565-4128.

Notice of Patient Protections

Health New England, Blue Cross Blue Shield Network Blue and Tufts generally require the designation of a primary care provider. 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. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Benefits Administrator for the Town of Longmeadow at (413) 565-4128. You can also visit the Human Resources website at: <http://www.longmeadow.org/914/benefits> for direct links to Health New England, Blue Cross Blue Shield and Tufts Provider Directories.