

GRANDFATHER NOTICE

Notices Regarding Your Medical Plan

- The CICV Benefits Consortium believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator: Mr. Tim Klopfenstein, Executive Director, CICV Benefits Consortium, Inc., 118 East Main Street, P.O. Box 1105, Bedford, Virginia, 24523, (540) 586-0606. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

- The CICV Benefits Consortium health plan generally allows the designation of a primary care provider (**This designation is only required for our HMO Plans, which Mary Baldwin College does not have**). 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. Until you make this designation, Anthem designates one for you (**HMO Plans only**). For information on how to select a primary care provider, and for a list of the participating primary care providers, logon to www.anthem.com or call Anthem Customer Service at **1-800-445-7490**.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from our group health plan 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 Anthem Customer Service at **1-800-445-7490** or logon to www.anthem.com.