

**Date:** 07/26/19

**Group #:** 361

**Group:** LIFE UNIVERSITY

## Notice of Availability of the Notice of Privacy Practices, WHCRA, and CHIPRA Annual Notice

For a copy of the Notice of Privacy Practices for your health plan, visit our website at [members.healthgram.com](http://members.healthgram.com), log into your member portal and click "Documents" in the left side navigation bar. Scroll down to "Compliance" and then select "Notice of Privacy Practices." A copy may also be requested by emailing [privacy@healthgram.com](mailto:privacy@healthgram.com) or by writing to:

Healthgram, Inc.  
Attn: Privacy Officer  
P.O. Box 11088  
Charlotte, NC 28220-1088

Your plan, as required by the **Women's Health and Cancer Rights Act** of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

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](http://www.healthcare.gov). If you or your dependents are already enrolled in Medicaid or CHIP, contact your State Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan. If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan or about whether your state offers premium assistance, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you have any questions, please call us at 704-523-2758 or at 1-800-446-5439 and ask for our Customer Service Department.

Sincerely,

Healthgram, Inc.