



# EMPLOYEE BENEFITS GUIDE

## 2025-2026 PLAN YEAR

***BARTON***

***COMMUNITY COLLEGE***

245 NE 30 RD • Great Bend, KS 67530

# BENEFITS OVERVIEW



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**If you have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 15 - 16 for more details.**

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

## WELCOME TO THE 2025 BENEFITS OPEN ENROLLMENT

The Barton County Community College annual insurance open enrollment period is about to begin.

We recognize the importance of benefits within the overall compensation package provided to all of our eligible employees. This year when we reviewed our employee benefits options we focused not only on providing quality medical plans but also on controlling the cost and financial risk for our employees. We offer multiple options to meet the individual needs of our employees and their dependents.

### TIP

**REMEMBER!** Open enrollment is the one time of year you can make any adjustments you'd like for the upcoming plan year.

### REMEMBER

Outside of Open Enrollment, you may not make any changes to your plans without a Qualifying Life Event (QLE) which grants you a special enrollment period. If you experience a QLE, you only have 30 days to notify HR that you would like to make a change to your benefits.

Some common QLE's include

- You experience an involuntary loss of coverage
- Your employment or your spouse's employment terminates
- The hours you or your spouse work are reduced
- Birth, Adoption, Guardianship
- Marriage, divorce, annulment or legal separation
- Death of the employee, spouse or eligible dependent

# MEDICAL BENEFITS



## CARE OPTIONS AND WHEN TO USE THEM

### YOUR CARE OPTIONS

While we recommend that you seek routine medical care from your primary care physician whenever possible, there are alternatives available to you. Services may vary, so it's a good idea to visit the care provider's website. Be sure to check that the facility is in-network by calling the toll-free number on the back of your medical ID card, or by visiting [www.freedomclaimsinc.com](http://www.freedomclaimsinc.com).

#### PRIMARY CARE



- Routine, primary/preventive care
- Non-urgent treatment
- Chronic disease management

For routine, primary / preventive care or non-urgent treatment, we recommend going to your doctor's office. Your doctor knows you and your health history and has access to your medical records. You may also pay the least amount out-of-pocket.

#### TELEHEALTH/VIRTUAL VISITS



- Cold/flu
- Vomiting
- Fever
- Rash
- Sinus problems

Telehealth / Virtual Visits (powered by AmWell and/or Doctor on Demand) lets you see and talk to a doctor from your mobile device or computer without an appointment to bring you care from the comfort and convenience of your home or wherever you are.

#### CONVENIENCE CARE



- Common infections (ear infections, pink eye, strep throat & bronchitis)
- Flu shots
- Pregnancy tests
- Vaccines
- Rashes
- Screenings

These providers are a good alternative when you are not able to get to your doctor's office and your condition is not urgent or an emergency. They are often located in malls or retail stores (such as CVS Caremark, Walgreens, Wal-Mart and Target), and generally serve patients 18 months of age or older without an appointment. Services may be provided at a lower out-of-pocket cost than an urgent care center.

#### URGENT CARE



- Sprains
- Small cuts
- Strains
- Minor infections
- Sore throats
- Mild asthma attacks
- Back pain or strains

Sometimes you need medical care fast, but a trip to the emergency room may not be necessary. During office hours, you may be able to go to your doctor's office. Outside regular office hours — or if you can't be seen by your doctor immediately — you may consider going to an Urgent Care Center where you can generally be treated for many minor medical problems faster than at an emergency room.

#### EMERGENCY ROOM



- Heavy bleeding
- Large open wounds
- Chest pain
- Spinal injuries
- Difficulty breathing
- Major burns
- Severe head injuries

An emergency medical condition is any condition (including severe pain) which you believe that, without immediate medical care, may result in serious injury or is life threatening. Emergency services are always considered in-network. If you receive treatment for an emergency in a non-network facility, you may be transferred to an in-network facility once your condition has been stabilized.

If you believe you are experiencing a medical emergency, go to the nearest emergency room or call 9-1-1, even if your symptoms are not described here.

# MEDICAL BENEFITS



## MEDICAL INSURANCE

Administered by Freedom Claims Management Inc.

	In-Network PPO	Out-of-Network PPO
<b>Annual Deductible</b> (Individual/Family)	\$1,200/\$2,400	\$1,200/\$2,400
<b>Annual Out-of-Pocket Maximum</b> (Individual/Family)	\$3,200/\$6,400	\$5,200/\$10,400
<b>Coinsurance</b>	20%	40%
<b>Benefits</b>		
<b>Office Visits</b>	20% after ded	40% after ded
<b>Emergency Room</b>	20% after ded	20% after ded
<b>Inpatient Services</b>	20% after ded	40% after ded
<b>Outpatient Services</b>	20% after ded	40% after ded
<b>Retail Pharmacy</b>		
<b>Retail— Generic Drug</b> 34-day supply	\$10 copay	\$20 copay
<b>Retail— Formulary Drug (Brand Tier I)</b> 34-day supply	20% of allowed amount up to \$60 copay	35% of allowed amount up to \$120 copay
<b>Retail— Formulary Drug (Brand Tier II)</b> 34-day supply	20% of allowed amount up to \$120 copay	35% of allowed amount up to \$240 copay
<b>Specialty Drugs</b> 30-Day supply only	20% of allowed amount up to \$300 copay/prescription	N/A
<b>Mail Order— Formulary Drug (Brand Tier I)</b> 90-day supply	20% up to \$150 copay	35% up to \$300 copay
<b>Mail Order— Formulary Drug (Brand Tier II)</b> 90-day supply	20% up to \$300 copay	35% up to \$600 copay

## BALANCE BILLING

When a provider bills you for the balance remaining on the bill that your plan doesn't cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider's charge is

\$15,000 and the allowed amount for a Non-Network provider (120% of Medicare) is \$500, the provider may bill you for the remaining \$14,500. This happens most often when you see an out-of-network provider (non-preferred provider). A network provider (preferred provider) may not bill you for covered services.

Salina Regional Hospital is a Non-Network facility. If you decide to utilize Salina Regional Hospital or any other Non-Network Facility for services, other than an emergent situation, you will be subject to:

- ▬ Your out-of-network Deductible
- ▬ Your Coinsurance
- ▬ The potential that you might receive a bill for the difference between the provider's charge and what our plans allows (balance billing). Depending on the procedure, Balance Billing from Non-Network Facilities can easily be thousands of additional dollars that the employee will be responsible for.



# MEDICAL BENEFITS



## Member Support: Anytime, Anywhere.

Access Elixir online and use our mobile app to manage your pharmacy benefits on the go.



### Access your pharmacy benefits online:

- 1 Visit [elixirsolutions.com](https://elixirsolutions.com) and select **REGISTER or LOGIN**
- 2 Have your Member ID card handy and follow the registration
- 3 Bookmark the login page

### Log in now to use these features and more:



Receive personalized savings alerts



Compare drug pricing and view recent prescription information



View and print your Member ID card or save it to your mobile wallet\*



Contact an expert online or in the app to get your medication questions answered quickly



Search to find network pharmacies and filter by open 24 hours, drive-thru pickup and much more



Manage your mail order account—easily transfer eligible prescriptions, order and refill medications, track shipping and more



### Stay Connected with our App

Solutions' in your device's app store

Once the app is downloaded, select REGISTER if you are a first-time user, or log in with your user name and password

*\*Applicable only when using the mobile app.*

**As your pharmacy benefit manager, Elixir is here to help!**  
**Visit [elixirsolutions.com](https://elixirsolutions.com).**

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CRAFTED RX SOLUTIONS

# MEDICAL BENEFITS



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## Getting started with Teladoc®



Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away



1

### Online:

Go to [Teladoc.com](https://teladoc.com) and click "set up account".

### Mobile app:

Download the app and click "Activate account". Visit [teladoc.com/mobile](https://teladoc.com/mobile) app to download the app.

### Call Teladoc:

Teladoc can help you register your account over the phone.

### SET UP YOUR ACCOUNT

Set up your account by phone (toll-free) web, mobile app or by texting "Get Started" to 469-844-5637



2

### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



3

### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app

Talk to a doctor anytime for free!

 MyDrConsult.com

 1-800-DOC-CONSULT (362-2667)



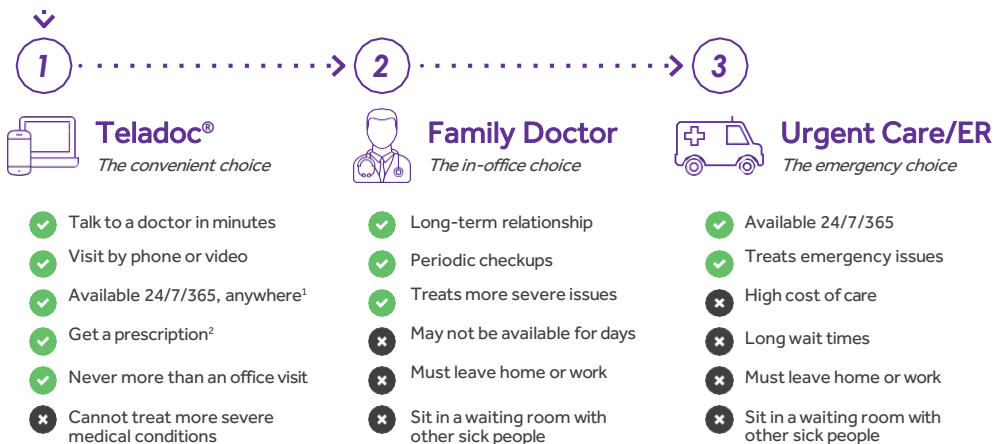
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# MEDICAL BENEFITS



When you need  
a doctor, make a  
smart choice.



**Need a doctor? Think of Teladoc first.**

MyDrConsult.com | 1-800-DOC-CONSULT (362-2667) | |



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# MEDICAL BENEFITS



(855) 248-1648 | TTY: 711  
Mon - Fri, 7:30 a.m. - 5 p.m. CT

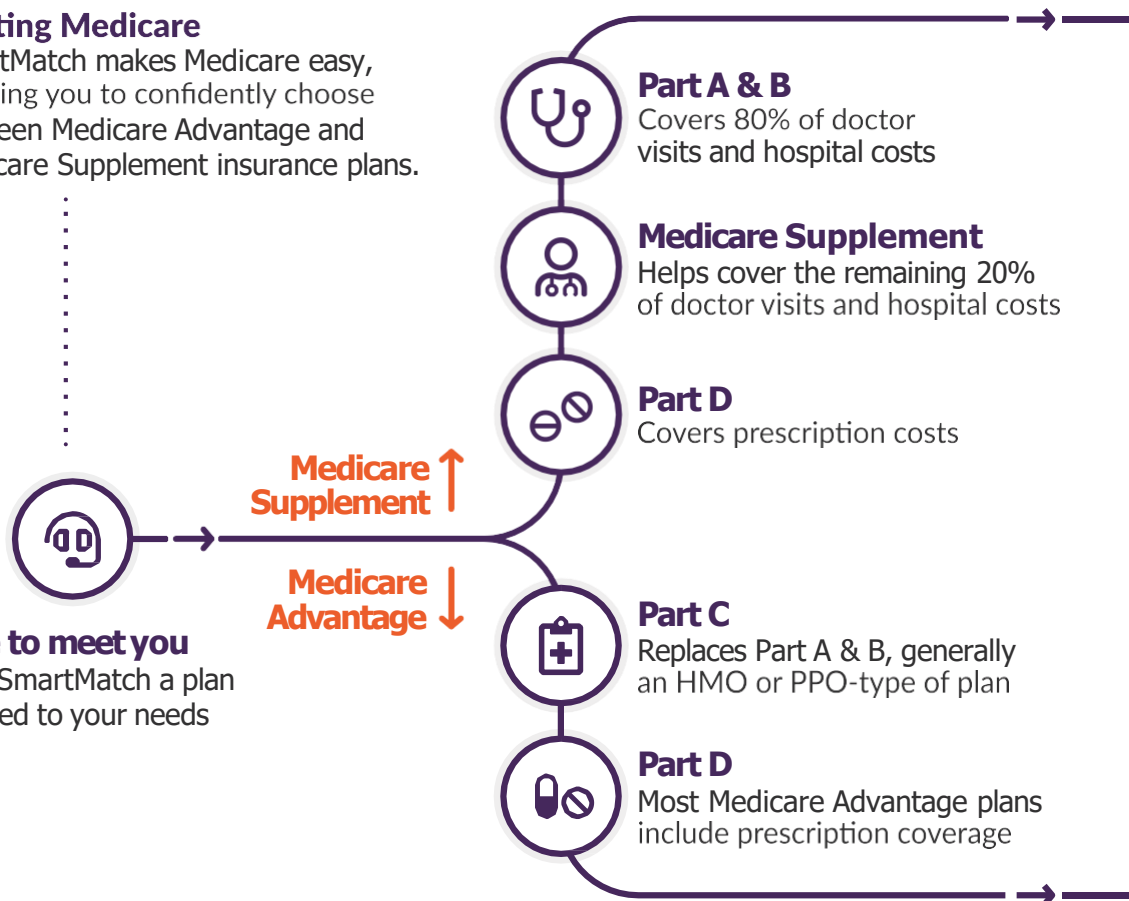
## The Medicare Roadmap

Medicare can pull you in different directions. Our licensed insurance agents provide the full range of options available, along with strategies and information to help you see the complete picture.

### Starting Medicare

SmartMatch makes Medicare easy, allowing you to confidently choose between Medicare Advantage and Medicare Supplement insurance plans.

**Nice to meet you**  
Let's SmartMatch a plan tailored to your needs





# MEDICAL BENEFITS



## PARETO CancerCARE<sup>+</sup>

Integrated Population Management

### Pareto CancerCARE<sup>+</sup> Difference

- All patients covered on the health plan have access to our program at no cost to them.
- The CancerCARE solution starts with confirmation of the diagnosis and staging then utilizes clinical pathways prior to treatment planning.
- 90% of care can be provided in the local community.
- Financial estimates of the drug regimens are included.
- Benefit Plan Language & Employee Engagement Materials are provided.

### Cancer Claims are Expensive, Complex and Rising Faster than Overall Healthcare Costs

- Up to 25% of cancers are misdiagnosed or mistaged
- Expensive care does not always equate to the best outcome
- Most utilization management occurs after the treatment plan is set
- Patients want to avoid unnecessary, harmful & expensive treatments

CancerCARE utilizes early engagement, national resources and clinical experts to **guide your patients through** their cancer treatment. We coordinate with oncologists **to help** select the **most appropriate clinical pathway** while also identifying the **most cost-effective facilities and drugs** covered by your plan.

Our services include:

- A proprietary “Triage Matrix” that immediately identifies patient risk
- A second opinion program for misdiagnosed or mistaged cancers
- A NCCN® Licensing Agreement that allows the Plan to tie benefits to NCCN Guideline® adherence
- Licensed software identifies most effective therapies at the lowest cost
- Medical Concordance review using nationally accepted guidelines ensures evidence-based care.
- A team of oncology experts that works to improve care & reduce costs
- Access to Cancer Centers of Excellence for complex treatment needs



Patients benefit from well-defined benefit plan language, significant cost savings and peace of mind.

# FLEXIBLE SPENDING ACCOUNTS (FSA)



## FLEXIBLE SPENDING ACCOUNTS (FSA)

Administered by Freedom Claims Management Inc.

Barton County Community College is offering you the opportunity to participate in the Healthcare and/or Dependent Care Flexible Spending Account(s) (FSAs), which can save you valuable tax dollars by lowering your taxable income.

You decide how much to set aside based on your estimate of the amount you and your family will spend for eligible healthcare and dependent day care expenses during the plan year. The amount you elect to set aside is divided by the number of paychecks you receive during the plan year.

If you want to participate in both a Healthcare FSA and a Dependent Care FSA, you must enroll in each account separately. You cannot use money from a Healthcare FSA to pay for dependent day care expenses, or vice versa.

You must actively re-enroll each year to participate in a Flexible Spending Account by making an annual contribution election during Open Enrollment, or when first eligible. Once you elect a contribution amount you cannot change that amount during the plan year, unless you experience a qualifying change of status life event.

Remember to estimate your expenses conservatively when electing your annual FSA contribution. You must incur eligible expenses during the plan year, November 1st, 2025 to October 31st, 2026. You have until January 30th to submit eligible reimbursement requests that were incurred during the benefit period. Up to \$660 can be rolled over to the next benefit period. Any funds left at the end of the benefit period in excess of \$660 will be forfeited.

### HEALTHCARE FLEXIBLE SPENDING ACCOUNT

The Healthcare Flexible Spending Account allows you to pay for a wide range of eligible health, dental and vision-related expenses not fully reimbursed under your plan. The expenses can be paid with pretax dollars. **An individual can contribute up to \$3,300 to a Healthcare FSA.** The following are examples of expenses that you could be reimbursed for:

- Medical or dental copayments, deductibles and coinsurance
- Prescription drug copayments
- Orthodontia
- Contacts, glasses and laser eye surgery

### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

The Dependent Care Flexible Spending Account allows you to pay for eligible dependent care expenses with pretax dollars. The annual maximum

that you may contribute to the Dependent Care Flexible Spending Account is \$5,000 if your end of year tax filing status is married, filing jointly, or single head of household. However, that maximum is reduced to \$2,500 if you are married and filing separate tax returns. Eligible expenses include:

- Child care and adult care
- Daycare and after-school care

For a detailed listing of eligible and ineligible expenses, refer to IRS Publication 503 which is available from the IRS website at [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf).

### CAN I ENROLL IN AN HSA & FSA?

Under IRS rules, an employee who is covered by any health plan that is not a qualified High Deductible Health Plan (HDHP) is generally not eligible to establish or contribute to a Health Savings Account (HSA). General purpose health FSAs – FSAs that reimburse most deductible healthcare expenses – are not qualified HDHP plans, and enrollment in a general purpose health FSA makes an individual HSA ineligible. Because our general purpose health FSA has a carryover provision, enrollment in our general purpose FSA makes you HSA-ineligible for both the year in which you enroll in the general purpose FSA **and the following year**. However, we do have a Limited Purpose FSA which is available if employees are enrolled in the HDHP plan and contributing to the HSA. The Limited FSA is to be used for dental and vision only.

In order to prevent a loss of HSA eligibility during the upcoming plan year, if you are enrolled in our general purpose health FSA this year and elect to be covered under our HDHP next year and want to establish or contribute to an HSA, you will need to waive your carryover right before the end of the year in order to be HSA eligible next year. **If you do not waive your carryover right before November 1st, 2025 you will be HSA ineligible for all of next year.**

To learn more please visit [www.freedomclaimsinc.com](http://www.freedomclaimsinc.com).

# DENTAL BENEFITS



## DENTAL BENEFITS

Administered by Freedom Claims Management Inc.

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Barton Community College dental benefit plan.

	Dental Benefits
<b>Annual Deductible</b> (Individual/Family)	\$50 / \$100
<b>Annual Benefit Maximum</b>	\$1,500
<b>Preventive Dental Services</b> (cleanings, exams, x-rays)	100%
<b>Basic Dental Services</b> (fillings, extractions)	80%
<b>Major Dental Services</b> (crowns, inlays, onlays, bridges, dentures, repairs)	50%
<b>Orthodontic Services</b> Dependent children under age 19	Not Covered

# VISION BENEFITS



## VISION BENEFITS

Administered by Vision Care Direct

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

	VCD Standard Network	VCD PLUS Network	Out-of-Network
Eye Exam — once every 12 months	Included in medical plans		
Member Fees			
Eye Exam	N/A	N/A	N/A
Glasses	\$15	\$15	\$0
Polycarbonate for Kids	\$25	\$25	\$0
Contacts	\$0	\$0	\$0
Lasik	\$0	\$0	\$0
Lenses — once every 12 months			
Single Vision Lenses	100%	100%	Up to \$50
Lined Bifocal Lenses	100%	100%	Up to \$75
Lined Trifocal Lenses	100%	100%	Up to \$100
Standard Progressive Lenses	Up to retail price of lined trifocal	100%	Up to \$100
Premium Progressive Lenses	Up to retail price of lined trifocal	Up to retail price of standard progressive	Up to \$100
Lens Options			
Scratch Resistant Coating	Not included	100%	\$0
Ultraviolet Coating	Not included	100%	\$0
Anti-Reflective Coating	Not included	100%	\$0
Oil & Water Resistant Coating	Not included	100%	\$0
Polycarbonate for Kids (after PK fee listed above)	100%	100%	\$0
Polycarbonate for Adults	Not included	Not included	\$0
Frames — once every 12 months	\$130	\$130	\$60
Contact Lenses — once every 12 months if you elect contacts instead of lenses/frames	Elective: \$130 Medically Necessary: \$750	Elective: \$130 Medically Necessary: \$750	Elective: \$80 Medically Necessary: \$80

# ADDITIONAL BENEFITS



## HARTFORD LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT

- \$20,000 policy that is paid for by the college
- Voluntary policy based on employee class. Cost is shared between the college and the employee

## HARTFORD SHORT TERM DISABILITY

- Employee paid Short Term Disability is available to full-time employees

## KPERS

- The college provides retirement through the Kansas Public Employees Retirement System. It is mandatory that all full-time employees participate. Employees contribute 6% of their salary, which is deducted from their paycheck each month.
- KPERS Basic Group Life Insurance and Long-Term Disability Insurance is included with membership.
- KPERS Optional Life Insurance – Additional Life Insurance is available to members to qualify.

## AFLAC

- Employee paid Cancer, Critical Illness and Accident Insurance are available to full-time employees

## 403(B)

- The college offers optional participation in this retirement plan.



# CONTACT INFORMATION



## CONTACT INFORMATION

If you have any questions regarding your benefits, please contact Freedom Claims Management Inc., Vision Care Direct of Kansas, UMB Bank, or your Barton County Community College Benefits Representative.

Contact Information			
Freedom Claims Management Inc.	Medical and Dental Insurance	866.792.9151	<a href="http://www.freedomclaimsinc.com">www.freedomclaimsinc.com</a>
Freedom Claims Management Inc.	Flexible Spending Account	866.792.9151	<a href="http://www.freedomclaimsinc.com">www.freedomclaimsinc.com</a>
Vision Care Direct of Kansas	Vision Insurance	877.488.8900	<a href="https://visioncaredirect.com/">https://visioncaredirect.com/</a>
Hartford	Kaci Wells	620.793.9190	<a href="mailto:kaci@cpcis.net">kaci@cpcis.net</a>
Aflac	Kaci Wells	620.793.9190	<a href="mailto:kaci@cpcis.net">kaci@cpcis.net</a>
403(b)	Leslie Klug	620.792.7577	<a href="mailto:leslie@francisfinancial.us">leslie@francisfinancial.us</a>
BCCC Benefits Specialist	Rebecca Jamieson	620.792.9222	<a href="mailto:jamiesonr@bartonccc.edu">jamiesonr@bartonccc.edu</a>

## EMPLOYEE CONTRIBUTIONS FOR BENEFITS

Benefit Plan	Monthly
<b>MEDICAL</b>	
Employee Only (non-tobacco)	\$0
Employee Only (tobacco user)	\$100
Employee & Child (non-tobacco)	\$220
Employee & Child (tobacco user)	\$320
Employee & Spouse (non-tobacco)	\$295
Employee & Spouse (tobacco user)	\$395
Double Spouse (non-tobacco)	\$230
Double Spouse (tobacco user)	\$330
Employee & Family (non-tobacco)	\$460
Employee & Family (tobacco user)	\$560
<b>DENTAL</b>	
Employee Only	\$12
Employee & Child	\$20
Employee & Spouse	\$20
Employee & Family	\$32
<b>VISION</b>	
Employee Only	\$11.04
Employee & Child	\$20.38
Employee & Spouse	\$17.66
Employee & Family	\$34.66

# IMPORTANT NOTICES



## NOTICE OF CREDITABLE COVERAGE

### Important Notice from Barton County Community College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Barton County Community College 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 costs 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's 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. Barton County Community College has determined that the prescription drug coverage offered by the medical plan 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 15th to December 7th.

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 Barton County Community College coverage may be affected. You can keep this coverage if you elect Part D and this plan will coordinate with Part D coverage. If you do decide to join a Medicare drug plan and drop the Barton County Community College medical plan, be aware that you and your dependents may not be able to get this coverage back.

This notice is a summary. For a full description of all of Barton County Community College' Benefit plans, please refer to the Summary Plan Descriptions, located at: Human Resources.

### 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 Barton County Community College 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.

# IMPORTANT NOTICES



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 did not have that coverage. For example, if you go nineteen 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 Barton County Community College 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 may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- 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](http://www.socialsecurity.gov), or call them at 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:	November 01, 2025
Name of Entity/Sender:	Barton County Community College
Contact—Position/Office:	Rebecca Jamieson - Human Resources Benefits Specialist
Office Address:	245 Ne 30 Rd Great Bend, Kansas 67530-9107 United States
Phone Number:	620.792.9222

# IMPORTANT NOTICES



## 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](http://www.healthcare.gov).

If you or your dependents are already enrolled 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 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, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

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, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a> HIBI Customer Service: 1-855-692-6442	Website: <a href="https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html">https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html</a> Phone: 1-877-357-3268

# IMPORTANT NOTICES



GEORGIA – Medicaid	INDIANA – Medicaid
<p>GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a>            Phone: 678-564-1162, Press 1            GA CHIPRA Website:  <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a>            Phone: 678-564-1162, Press 2</p>	<p>Health Insurance Premium Payment Program            All other Medicaid            Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>  <a href="http://www.in.gov/fssa/dfr/">http://www.in.gov/fssa/dfr/</a>            Family and Social Services Administration            Phone: 1-800-403-0864            Member Services Phone: 1-800-457-4584</p>
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
<p>Medicaid Website:  <a href="#">Iowa Medicaid   Health &amp; Human Services</a>            Medicaid Phone: 1-800-338-8366            Hawki Website:  <a href="#">Hawki - Healthy and Well Kids in Iowa   Health &amp; Human Services</a>            Hawki Phone: 1-800-257-8563            HIPP Website: <a href="#">Health Insurance Premium Payment (HIPP)   Health &amp; Human Services (iowa.gov)</a>            HIPP Phone: 1-888-346-9562</p>	<p>Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a>            Phone: 1-800-792-4884            HIPP Phone: 1-800-967-4660</p>
KENTUCKY – Medicaid	LOUISIANA – Medicaid
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:  <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>            Phone: 1-855-459-6328            Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a>            KCHIP Website: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a>            Phone: 1-877-524-4718            Kentucky Medicaid Website: <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a></p>	<p>Website: <a href="http://www.medicicaid.la.gov">www.medicicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>            Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
<p>Enrollment Website:  <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>            Phone: 1-800-442-6003            TTY: Maine relay 711            Private Health Insurance Premium Webpage:  <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a>            Phone: 1-800-977-6740            TTY: Maine relay 711</p>	<p>Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>            Phone: 1-800-862-4840            TTY: 711            Email: <a href="mailto:masspremassistance@accenture.com">masspremassistance@accenture.com</a></p>
MINNESOTA – Medicaid	MISSOURI – Medicaid
<p>Website:  <a href="https://mn.gov/dhs/health-care-coverage/">https://mn.gov/dhs/health-care-coverage/</a>            Phone: 1-800-657-3672</p>	<p>Website:  <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>            Phone: 573-751-2005</p>
MONTANA – Medicaid	NEBRASKA – Medicaid
<p>Website:  <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>            Phone: 1-800-694-3084            Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a></p>	<p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>            Phone: 1-855-632-7633            Lincoln: 402-473-7000            Omaha: 402-595-1178</p>



# IMPORTANT NOTICES



NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
<p>Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a>  Medicaid Phone: 1-800-992-0900</p>	<p>Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a>  Phone: 603-271-5218  Toll free number for the HIPP program: 1-800-852-3345, ext. 15218  Email: <a href="mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov">DHHS.ThirdPartyLiabi@dhhs.nh.gov</a></p>
NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
<p>Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  Phone: 1-800-356-1561  CHIP Premium Assistance Phone: 609-631-2392  CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  CHIP Phone: 1-800-701-0710 (TTY: 711)</p>	<p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>  Phone: 1-800-541-2831</p>
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
<p>Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a>  Phone: 919-855-4100</p>	<p>Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a>  Phone: 1-844-854-4825</p>
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
<p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>  Phone: 1-888-365-3742</p>	<p>Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a>  Phone: 1-800-699-9075</p>
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
<p>Website: <a href="https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html">https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html</a>  Phone: 1-800-692-7462  CHIP Website: <a href="http://www.childrenshealthinsuranceprogram.pa.gov">Children's Health Insurance Program (CHIP) (pa.gov)</a>  CHIP Phone: 1-800-986-KIDS (5437)</p>	<p>Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>  Phone: 1-855-697-4347, or  401-462-0311 (Direct Rlte Share Line)</p>
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
<p>Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a>  Phone: 1-888-549-0820</p>	<p>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a>  Phone: 1-888-828-0059</p>
TEXAS – Medicaid	UTAH – Medicaid and CHIP
<p>Website: <a href="http://www.healthinsurancetexas.com">Health Insurance Premium Payment (HIPP) Program   Texas Health and Human Services</a>  Phone: 1-800-440-0493</p>	<p>Utah's Premium Partnership for Health Insurance (UPP)  Website: <a href="https://medicaid.utah.gov/upp/">https://medicaid.utah.gov/upp/</a>  Email: <a href="mailto:upp@utah.gov">upp@utah.gov</a>  Phone: 1-888-222-2542  Adult Expansion Website: <a href="https://medicaid.utah.gov/expansion/">https://medicaid.utah.gov/expansion/</a>  Utah Medicaid Buyout Program Website: <a href="https://medicaid.utah.gov/buyout-program/">https://medicaid.utah.gov/buyout-program/</a>  CHIP Website: <a href="https://chip.utah.gov/">https://chip.utah.gov/</a></p>

# IMPORTANT NOTICES



VERMONT – Medicaid	VIRGINIA – Medicaid and CHIP
Website: <a href="#">Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access</a> Phone: 1-800-250-8427	Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a> <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a> Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022	Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3002	Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
 Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
 Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
 1-877-267-2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 1/31/2026)

# IMPORTANT NOTICES



## **NOTICE OF MATERIAL CHANGE (ALSO MATERIAL REDUCTION IN BENEFITS)**

Barton County Community College has amended the Medical benefit plans. This benefit guide contains a summary of the modifications that were made. It should be read in conjunction with the Summary Plan Description or Certificate of Coverage, which is available to you once it has been updated by the carriers. If you would like a copy, please submit your request to Human Resources.

## **HIPAA SPECIAL ENROLLMENT RIGHTS**

### **Barton County Community College Health Plan Notice of Your HIPAA Special Enrollment Rights**

Our records show that you are eligible to participate in the Barton County Community College Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

**Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program).** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

**Loss of Coverage for Medicaid or a State Children's Health Insurance Program.** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

**New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.** If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

**Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program** – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Rebecca Jamieson - Human Resources Benefits Specialist at 620.792.9222 or [jamiesonr@bartonccc.edu](mailto:jamiesonr@bartonccc.edu).

# IMPORTANT NOTICES



## Important Warning

If you decline enrollment for yourself or for an eligible dependent, you must complete our form to decline coverage. On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan.

## IMPORTANT INFORMATION REGARDING 1095 FORMS

As an employer with 50 or more full-time employees, we are required to provide 1095-C forms to each employee who was employed as a full-time employee for at least one month during the calendar year, without regard to whether he/she was covered by our group health plan. These employees should expect to receive their Form 1095-C in early March 2024. We are also required to send a copy of your 1095-C form to the IRS.

The information reported on Form 1095-C is used in determining whether an employer owes a payment under the employer shared responsibility provisions under section 4980H. Form 1095-C is also used by you and the IRS to determine eligibility for the premium tax credit.

## WOMEN'S HEALTH & 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 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 the plan. Therefore, the following deductibles and coinsurance apply:

COMP MAJ MED (Individual: 20% coinsurance and \$1,200 deductible; Family: 20% coinsurance and \$2,400 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 620.792.9222 or [jamiesonr@bartonccc.edu](mailto:jamiesonr@bartonccc.edu).

# IMPORTANT NOTICES



## COBRA GENERAL NOTICE

### Model General Notice of COBRA Continuation Coverage Rights (For use by single-employer group health plans)

#### **\*\* Continuation Coverage Rights Under COBRA\*\***

#### Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

#### What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event."

Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."



# IMPORTANT NOTICES



## When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Rebecca Jamieson.

## How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

## *Disability extension of 18-month period of COBRA continuation coverage*

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

## *Second qualifying event extension of 18-month period of continuation coverage*

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

## Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, [Children's Health Insurance Program \(CHIP\)](#), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov/](http://www.healthcare.gov/).

# IMPORTANT NOTICES



## Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period<sup>1</sup> to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit  
<https://www.medicare.gov/medicare-and-you>.

## If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

## Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

## Plan contact information

**Barton County Community College**  
**Rebecca Jamieson - Human Resources Benefits Specialist**  
**245 Ne 30 Rd**  
**Great Bend, Kansas 67530-9107**  
**United States**  
**620.792.9222**

<sup>1</sup> <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>

# IMPORTANT NOTICES



## THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

### REEMPLOYMENT RIGHTS

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- you ensure that your employer receives advance written or verbal notice of your service;
- you have five years or less of cumulative service in the uniformed services while with that particular employer;
- you return to work or apply for reemployment in a timely manner after conclusion of service; and
- you have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

### RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION

If you:

- are past, or present member of the uniformed service;
- have applied for membership in the uniformed service; or
- are obligated to serve in the uniformed service; then an employer may not deny you:
- initial employment;
- reemployment;
- retention in employment;
- promotion; or

- any benefit of employment
- because of this status. In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

### HEALTH INSURANCE PROTECTION

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

### ENFORCEMENT

- The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.
- For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1.866.4-USA.DOL or visit its website at <http://www.dol.gov/vets>. An interactive online USERRA Advisor can be viewed at <http://www.dol.gov/elaws/userra.htm>.
- If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the
- Department of Justice or the Office of Special Counsel, as applicable, for representation.
- You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

# NOTES

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This benefit summary prepared by



**Gallagher**

Insurance | Risk Management | Consulting

*This is a brief description of your benefits. If a discrepancy exists,  
benefits outlined in the carrier certificate will prevail.*