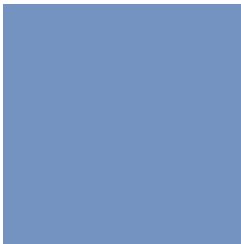
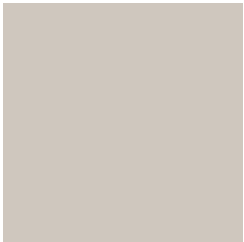


# Goodwill

Northwest North Carolina



2017 Open Enrollment Guide  
October 26 – November 11, 2016

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## Who to Contact

Refer to this list when you need to contact one of your benefit vendors. If you need further assistance, call Human Resources at (336) 724-3625, Ext. 1278.

Coverage	Carrier	Phone	Website
Medical	UMR	(800) 826-9781	<a href="http://www.umar.com">www.umar.com</a>
Health Advocate	Health Advocate	(866) 695-8622	<a href="http://www.HealthAdvocate.com">www.HealthAdvocate.com</a>
Dental	Delta Dental	(800) 662-8856	<a href="http://www.deltadentalnc.com">www.deltadentalnc.com</a>
Flexible Spending Account	Flex Pay	(913) 789-4600	<a href="http://www.ezflexplan.com">www.ezflexplan.com</a>
Life, Accidental Death & Dismemberment, and Supplemental Life	Prudential	(800) 524-0542	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
Short-Term Disability	Prudential	(800) 842-1718	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
Long-Term Disability	Prudential	(800) 842-1718	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
Telemedicine	Teladoc	(800) 835-2362	<a href="http://www.teladoc.com">www.teladoc.com</a>
Critical Illness and Accident Plans	Unum	(800) 635-5597	<a href="http://www.unum.com/employees">www.unum.com/employees</a>

This document is a brief summary of benefits offered as of 01/01/2017 and is not considered "Evidence of Coverage." Please refer to the policy/plan documents for a complete description of the controlling terms, coverages, exclusions, limitations and conditions of coverage. In case of any discrepancy between this information and the policy/plan documents, the policy/plan documents will prevail. Goodwill Industries of Northwest North Carolina reserves the right to terminate, suspend, withdraw, or modify the benefits described in the policy/plan documents, in whole or in part, at any time. No statement in this or any other document, and no oral representation should be construed as a waiver of this right. This summary is the confidential property of Goodwill Industries of Northwest North Carolina. Insurance information prepared by Wells Fargo Insurance Services USA, Inc. Other content provided by Goodwill Industries of Northwest North Carolina.

## Health Insurance and Flexible Spending Account Eligibility

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Full-time Goodwill employees (temporary and regular) who work 30 or more hours, on average, per week, as well as any part-time employee who has worked 30 or more hours per week during their initial measurement period (they will be notified if this is the case), and any employees who worked 30 or more hours per week during the previous standard measurement period (they will be notified if this is the case).

- Life Insurance Eligibility: Full-time, regular (non-temporary) Goodwill employees.
- Short Term Disability Eligibility: Full-time, regular (non-temporary) Goodwill employees (after one (1) year of service).
- Long Term Disability Eligibility: All full-time, regular (non-temporary) Administrative Hourly and Salaried Employees.
- Teladoc: All employees.
- Unum: All full-time, regular employees with six (6) months of service.

## Steps for Open Enrollment

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Here are the steps for you to follow during Open Enrollment:

- Use the emailed link to enter the open enrollment portal
- View the Open Enrollment packet and on-line presentation (if you haven't attended a meeting)
- Part-time or full-time with no changes:  
Do you want to keep your benefits the same and not enroll in flexible spending? Close the window, you are done!

All Full-Time:

If you want to enroll or re-enroll in the FSA plan or CHANGE health insurance or life insurance (regular, non-temporary), use the forms to do so.



## Medical Insurance by UMR

All employees working a minimum of 30 hours per week are eligible first of the month coinciding with or following one (1) month of employment. You may also choose to enroll your eligible dependents. Eligible dependents include your legal spouse and children. Dependent children may be covered up to age 26.

### Women's Preventive Care Services

Coverage guidelines under the Patient Protection and Affordable Care Act (PPACA) require health plans to cover an expanded list of women's preventive care services with no cost-share (co-payment, coinsurance or deductible) as long as services are received in the health plan's network. These services include:

- Breast Feeding Counseling & Supplies
- Contraceptive Methods & Counseling
- Domestic Violence Screening
- Gestational Diabetes Screening
- HIV Screening and Counseling and Sexually Transmitted Infections Counseling
- HPV DNA Testing
- Well-Woman Visits

### UMR On-line

Visit the UMR website at [www.umar.com](http://www.umar.com) for more information. Visit [www.umar.com](http://www.umar.com) for easy access to:

- Look up Benefit Information
- Locate in-network doctors
- Find prescription drugs
- Look up claim status
- Find health and wellness tools
- Order ID Cards

Plan Feature (In-Network)	PPO Plan
Individual Deductible	\$2,000
Family Deductible	\$3,000
<b>Coinsurance</b>	30% after deductible
<b>Out of Pocket Expense Max (deductible &amp; copays included)</b>	
Individual	\$5,500
Family	\$10,000
<b>Primary Care Office Visit</b>	\$40 copay
<b>Specialist Office Visit</b>	\$80 copay
<b>Routine Physical Exams</b>	Covered at 100%
<b>Pap/PSA Test</b>	Covered at 100%
<b>Mammogram/Colonoscopy (Preventive)</b>	Covered at 100%
<b>Inpatient Services</b>	
Physician	30% after deductible
Facility	30% after deductible
<b>Outpatient Services</b>	
Physician	30% after deductible
Facility	30% after deductible
Emergency Room Visit	Non-True: \$200 copay (waived if admitted) True: Deductible
<b>Chiropractic Care</b>	30% after deductible
<b>Vision Care</b>	
Children (limit one (1) pair of glasses or one (1) year supply of contacts)	Preventive & Hardware Covered 100%
Adults (Services and Hardware)	\$300 Annual Maximum Reimbursement
<b>Out-of-Network (Care &amp; services outside the network of doctors, hospitals, or other health care providers that UMR has contracted with.)</b>	
Individual Deductible	\$4,000
Family Deductible	\$8,000
<b>Coinsurance</b>	50% after deductible
<b>Out-of-Pocket Maximum</b>	
Individual	\$11,000
Family	\$22,000

Prescription Drug Coverage	Benefits	
	Retail Copay 30-days supply	Mail Copay 90-days supply
<b>Tier 1</b>	\$20	\$40
<b>Tier 2</b>	\$50 +20%	\$100 +20%
<b>Tier 3</b>	\$50 +20%	\$100 +20%
<b>Generic Maintenance Meds</b>	Covered at 100%	

Medical (Full Rates with Vision)	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>Bi-Weekly</b>	\$51.33	\$242.14	\$191.32	\$357.49
<b>Semi-Monthly</b>	\$55.61	\$262.33	\$207.26	\$387.29

## 2017 Enhanced Benefits

In 2017, only those employees who have turned in a wellness form confirming a physician visit with biometric tests between 11/1/2015 and 10/31/2016 will qualify for enhanced benefits.

2017 Enhanced Benefits		
Deductible	In-Network	Out-of-Network
Individual	\$1,000	\$3,000
Family	\$1,500	\$5,500
Out of Pocket Maximum		
Individual	\$3,000	\$10,000
Family	\$5,000	\$20,000
Coinsurance	20% after deductible	40% after deductible
Primary Care Office Visit	\$20 copay	Deductible + 40%
Specialist Office Visit	\$40 copay	Deductible + 40%
Prescription Drugs	Retail Copay (30 day supply)	Mail Order (90 day supply)
Tier 1	\$10	\$20
Tier 2	\$15 + 15%	\$30 + 15%
Tier 3	\$25 + 25%	\$50 + 25%

## 2017 Health Promotion Program

Our primary goal is to have every employee (and enrolled spouse) have a relationship with a Primary Care Physician that annually includes a physical exam including biometrics (blood work, etc.). We want every enrolled employee to have knowledge of their own health condition and be in a position to make decisions affecting it.

You will have the opportunity to participate in health promotion activities to ensure your access to enhanced benefits in 2018.

Complete the following activities by October 31, 2017:

Get your annual physical between November 1, 2016 and October 31, 2017.

If you cover your spouse under Goodwill's medical insurance, they will also need to get an annual physical.

Be sure the physical includes these biometric screenings\*:

- Total cholesterol (LDL & HDL)
- Blood Sugar
- Triglycerides
- Blood Pressure
- Body Mass Index (BMI)

\* The biometric screening is a short health exam that provides information about your risk for certain diseases and medical conditions, KNOWING YOUR NUMBERS (the results of your biometric screening) is the first step to healthy living because it helps you understand where you can take action to improve your health.

Establish/build a relationship with your primary care physician (PCP) by discussing the results of your screenings and ways to improve your health.

Goodwill's intranet contains a form to take to your physician to complete. This form will need to be turned in to Goodwill's Human Resources Department in order to document your completion of the health promotion activities.

## Dental Insurance by Delta Dental

Type of Service	Benefit
<b>Preventive Services</b>	Covered at 100% of usual and customary; Deductible does not apply
<b>Basic Services</b> (Includes Fillings, Endodontics, Periodontics)	Covered at 80% of usual and customary; \$100 deductible applies
<b>Major Services</b> (Includes Crowns, Dentures, Implants, Bridges)	Covered at 80% of usual and customary; \$100 deductible applies
<b>Orthodontia</b> (Child up to age 19)	Covered at 100% of usual and customary; \$1,000 lifetime maximum No Waiting Period!
<b>Deductible</b>	\$100 Individual / \$300 Family
<b>Contract Year Maximum</b>	\$1,000 per covered member

Dental Rates	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>Bi-Weekly</b>	\$1.45	\$7.67	\$8.47	\$17.04
<b>Semi-Monthly</b>	\$1.57	\$8.31	\$9.17	\$18.46

## Teladoc

This innovative service is available to any employee, and their dependents. Teladoc provides 24/7 access to qualified doctors and pediatricians through the convenience of phone or video consult at no cost to you!

Teladoc is not intended to replace your primary care physician but is a convenient option for quality non-emergency care. The Teladoc doctors can treat many conditions, including:

- Cold & flu symptoms
- Bronchitis
- Respiratory infection
- Poison ivy
- Ear infection
- Allergies
- Urinary tract infection
- Sinus problems
- Pink eye
- And more!

After you “visit” with Teladoc, they will be happy to provide information about your consult to your primary care physician, if you consent.

**Talk to a doctor anytime / anywhere for FREE**

**Teladoc.com 1.800.Teladoc (835.2362)**

You can also download Teladoc’s mobile app: [Teladoc.com/mobile](http://Teladoc.com/mobile)

## Health Advocate™

With this benefit, you have access to a Personal Health Advocate (PHA) who is a trained professional, typically a registered nurse, supported by medical directors and benefits and claims specialists, who understand the intricacies of the healthcare system and how to navigate through it. As soon as you contact Health Advocate™, a relationship is established with a PHA who stays with you through to the resolution of the problem. The Personal Health Advocates are committed to excellent service, have strong problem-solving skills, and will support you as you seek healthcare services and interact with providers and insurers. They can handle claims, benefits, grievances, paperwork and other issues.

Core Advocacy Features:

- Clinical Support Services (i.e. care coordination, prescription drug assistance, etc.)
- Administrative Support Services (i.e. claims resolution, paperwork problems, etc.)
- Healthcare Coaching
- Information and Resource Support

Health Advocate™ can be accessed 24/7. Their normal business hours are Monday-Friday between 8 am and 9 pm Eastern Time. After hours and during weekends, staff is available for assistance with issues that need to be addressed during non-business hours. For additional information or to begin maximizing the value of this benefit, contact Health Advocate™.

Call 1 (866) 695-8622 or email [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com) or visit [www.HealthAdvocate.com](http://www.HealthAdvocate.com).

\*Call Health Advocate to answer questions about your health benefits during Open Enrollment!

## Flexible Spending Account (FSA) by FlexPay

Goodwill Industries offers a Flexible Spending Account through FlexPay. As an employee, you save money by reducing your taxable income. The funds you elect each year are set aside from your paycheck pre-tax to reimburse you for qualified expenses for yourself, your spouse and any dependents claimed on your federal tax return. You do not have to be enrolled in the medical plan to enroll in the flexible spending plans.

### Why Use Flexible Spending Accounts?

You save federal, state and FICA Taxes on the money you set aside.

#### Rollover of Unused Funds

You may rollover up to \$500 in the Medical Spending Account from one plan year to another. These funds will be available even if you do not re-enroll in a Medical Spending Account.

### Medical Flexible Spending Account

Your Medical FSA can reimburse you for eligible expenses you or your dependents have incurred which are not paid by your existing health care plan. The maximum allowed annual allocation for the Medical FSA is \$2,550. You will have access to a debit card for purchases or you may choose to be reimbursed.

Eligible Expenses include: Medical Co-payments and deductibles; Vision expenses such as exams, eyeglasses, contacts and LASIK surgery; Dental expenses; and prescription drugs.

### Dependent Care Flexible Spending Account

The Dependent Care FSA can reimburse you for day-care expenses provided for your dependents so that you (and your spouse, if married) can work. Care must be for a dependent child under age 13 or a dependent of any age that lives in your household that is incapable of self-care. The maximum allowed annual allocation for the Dependent Care FSA is \$5,000 per household.

Eligible Expenses include: Preschool, Before and After School Care, Day Camps

**You must re-enroll in this benefit every year!**



## Voluntary Life Insurance by Prudential



Your Voluntary Life Insurance will not change unless you complete a new form.

### Voluntary Employee Life

If you have a current election change on yourself, you may elect up to \$50,000 additional life insurance. You will only need to complete evidence of insurability (EOI) for \$200,000 or more.

\$10,000 increments to the lesser of five (5) times annual salary or \$500,000.

### Voluntary Dependent Life

#### Spouse

\$5,000 increments to the lesser of the employee's amount or \$500,000.  
Any enrollment will require evidence of insurability.

#### Child

Birth to 14 days: \$1,000

14 days to 26: \$2,000 increments up to \$10,000.

### Notes:

- Employees cannot be covered as both employee and dependent.
- Dependent children can only be covered by one Goodwill employed parent.
- Employee and Spouse coverage will reduce by 35% at age 70 and by 50% at age 75.

Employee & Spouse Rates – Cost per \$1,000 (based on Employee's Age)			
Age Range	Monthly	Bi-Weekly	Semi-Monthly
<19	\$0.079	\$0.036	\$0.040
20 – 24	\$0.079	\$0.036	\$0.040
25 – 29	\$0.092	\$0.042	\$0.046
30 – 34	\$0.104	\$0.048	\$0.052
35 – 39	\$0.130	\$0.060	\$0.065
40 – 44	\$0.175	\$0.081	\$0.088
45 – 49	\$0.264	\$0.122	\$0.132
50 – 54	\$0.430	\$0.198	\$0.215
55 – 59	\$0.714	\$0.330	\$0.357
60 – 64	\$1.114	\$0.514	\$0.557
65 – 69	\$1.810	\$0.835	\$0.905
70 – 74	\$3.188	\$1.471	\$1.594
75+ over	\$5.412	\$2.498	\$2.706
Child Cost (Any number of Children)			
Amount	Monthly	Bi-Weekly	Semi-Monthly
\$2,000	\$0.348	\$0.161	\$0.174
\$4,000	\$0.696	\$0.321	\$0.348
\$6,000	\$1.044	\$0.482	\$0.522
\$8,000	\$1.392	\$0.642	\$0.696
\$10,000	\$1.740	\$0.803	\$0.870
<b>Children covered through 26.</b>			

**To calculate, use Employee age.  
Multiply rate by the number of thousands.**

<b>Example</b>	Age 45 Monthly Rate = \$0.264
<b>Coverage Desired</b>	\$80,000
<b>Calculation</b>	$\$0.264 \times 80 = \$21.12$ per month

## Required Notices

### Important Notice from Goodwill Industries of Northwest North Carolina 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 Goodwill Industries of NWNC 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:

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.

Goodwill Industries of NWNC has determined that the prescription drug coverage offered by the Goodwill Industries of NWNC 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 Goodwill Industries of NWNC medical plan coverage will not be affected. See page 7-9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions / options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you decide to join a Medicare drug plan and drop your current Goodwill Industries of NWNC coverage, be aware that you and your dependents will be able to get this coverage back.

### 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 Goodwill Industries of NWNC 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.

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 Goodwill Industries of NWNC 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: January 1, 2017  
 Name of Entity: Goodwill Industries of Northwest North Carolina  
 Contact Office: Human Resources  
 Address: 2701 University Parkway  
 Winston-Salem, NC 27115  
 Phone Number: (336) 724-3625



## Required Notices - continued

### Women's Health and Cancer Rights Act of 1998 (WCHRA)

The Women's Health and Cancer Rights Act of 1998 was signed into law on October 21, 1998. The Act requires that all group health plans providing medical and surgical benefits with respect to a mastectomy must provide coverage for all of the following:

Reconstruction of the breast on which the mastectomy was performed;

Surgery and reconstruction of the other breast to produce a symmetrical appearance; and Prosthesis if necessary

Treatment for physical complications of all stages of mastectomy, including lymphedema.

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions which apply for the mastectomy. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the plan descriptions.

### Genetic Information

Title II of the Genetic Information Nondiscrimination Act of 2008 ("GINA") protects applicants and employees from discrimination based on genetic information in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral, and other aspects of employment. GINA also restricts employers' acquisition of genetic information and strictly limits disclosure of genetic information. Genetic information includes information about genetic tests of applicants, employees, or their family members; the manifestation of diseases or disorders in family members (family medical history); and requests for or receipt of genetic services by applicants, employees, or their family members. For further information on GINA, please see the poster "Equal Employment Opportunity is The Law," which should be posted in a common area at your employment location.

### Newborns' and Mothers' Health Protection Act of 1996 (NHPA) Statement of Rights

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

### Notice of Privacy Practices: Availability of Notice of Privacy Practices

The Goodwill Industries of NWNC Health Plan (Plan) maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan. If you would like a copy of the Plan's Notices of Privacy Practices, it is available on the company intranet and on the on-line Open Enrollment presentation; or Contact Human Resources at (336) 724-3625.

### Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the company intranet and on the Open Enrollment presentation; or contact Human Resources at 336.724.3625.

### 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, 2015. Contact your State for more information on eligibility –

To see if any other states have added a premium assistance program since July 31, 2015, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/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 10/31/2016)

## Required Notices - continued

ALABAMA – Medicaid Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	FLORIDA – Medicaid Website: <a href="http://flmedicaidprecovery.com/hipp/">http://flmedicaidprecovery.com/hipp/</a> Phone: 1-877-357-3268
ALASKA – Medicaid 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="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>	GEORGIA – Medicaid Website: <a href="http://dch.georgia.gov/medicaid">http://dch.georgia.gov/medicaid</a> - Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507
ARKANSAS – Medicaid Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.hip.in.gov">http://www.hip.in.gov</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a> Phone 1-800-403-0864
COLORADO – Medicaid Medicaid Website: <a href="http://www.colorado.gov/hcpf">http://www.colorado.gov/hcpf</a> Medicaid Customer Contact Center: 1-800-221-3943	IOWA – Medicaid Website: <a href="http://www.dhs.state.ia.us/hipp/">http://www.dhs.state.ia.us/hipp/</a> Phone: 1-888-346-9562
KANSAS – Medicaid Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a> Phone: 1-785-296-3512	NEVADA – Medicaid Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a> Medicaid Phone: 1-800-992-0900
KENTUCKY – Medicaid Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a> Phone: 1-800-635-2570	NEW HAMPSHIRE – Medicaid Website: <a href="http://www.dhhs.nh.gov/oii/documents/hippapp.pdf">http://www.dhhs.nh.gov/oii/documents/hippapp.pdf</a> Phone: 603-271-5218
LOUISIANA – Medicaid Website: <a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">http://dhh.louisiana.gov/index.cfm/subhome/1/n/331</a> Phone: 1-888-695-2447	NEW JERSEY – Medicaid and CHIP Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid 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
MAINE – Medicaid Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a> Phone: 1-800-442-6003 TTY: Maine relay 711	NEW YORK – Medicaid Website: <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
MASSACHUSETTS – Medicaid and CHIP Website: <a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a> Phone: 1-800-462-1120	NORTH CAROLINA – Medicaid Website: <a href="http://www.ncdhhs.gov/dma">http://www.ncdhhs.gov/dma</a> Phone: 919-855-4100
MINNESOTA – Medicaid Website: <a href="http://mn.gov/dhs/ma/">http://mn.gov/dhs/ma/</a> Phone: 1-800-657-3739	NORTH DAKOTA – Medicaid Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-844-854-4825
MISSOURI – Medicaid 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	OKLAHOMA – Medicaid and CHIP Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742
MONTANA – Medicaid Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084	OREGON – Medicaid Website: <a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a> <a href="http://www.hijosaludablesoregon.gov">http://www.hijosaludablesoregon.gov</a> Phone: 1-800-699-9075
NEBRASKA – Medicaid Website: <a href="http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx">http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx</a> Phone: 1-855-632-7633	PENNSYLVANIA – Medicaid Website: <a href="http://www.dhs.pa.gov/hipp">http://www.dhs.pa.gov/hipp</a> Phone: 1-800-692-7462
RHODE ISLAND – Medicaid Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 401-462-5300	VIRGINIA – Medicaid and CHIP Medicaid Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP Phone: 1-855-242-8282
SOUTH CAROLINA – Medicaid Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> Phone: 1-888-549-0820	WASHINGTON – Medicaid Website: <a href="http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx">http://www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx</a> Phone: 1-800-562-3022 ext. 15473
SOUTH DAKOTA - Medicaid Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	WEST VIRGINIA – Medicaid Website: <a href="http://www.dhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx">http://www.dhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx</a> Phone: 1-877-598-5820, HMS Third Party Liability
TEXAS – Medicaid Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493	WISCONSIN – Medicaid and CHIP Website: <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a> Phone: 1-800-362-3002
UTAH – Medicaid and CHIP Medicaid: <a href="http://health.utah.gov/medicaid">http://health.utah.gov/medicaid</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669	WYOMING – Medicaid Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531
VERMONT – Medicaid Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	

## NOTICE REGARDING WELLNESS PROGRAM

Goodwill Industries of Northwest North Carolina's Health Promotion Program is a voluntary wellness program. You are not required to participate in this program. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to get an annual physical which should include a biometric screening. The biometric screening will include Body Mass Index (BMI), Blood Pressure, Total/HDL/LDL Cholesterol, Triglycerides and Glucose.

However, employees who choose to participate in the wellness program will receive an incentive of enhanced benefits for turning in a completed Physician's Confirmation Form signed by the employee's physician. Although you are not required to get an annual physical and biometric screening, only employees who do so will receive enhanced benefits.

The information from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as enhanced benefits.

## Protections from Disclosure of Medical Information

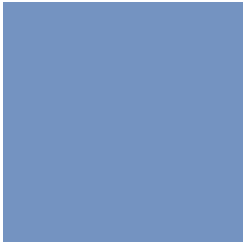
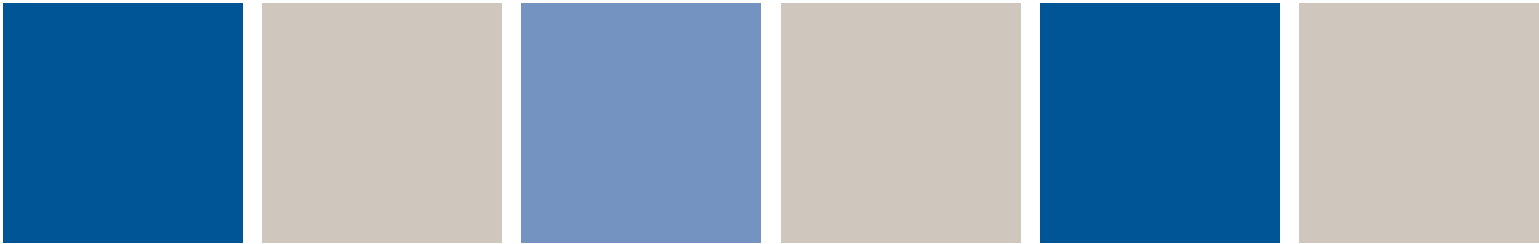
We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Goodwill Industries of Northwest North Carolina may use aggregate information it collects to design a program based on identified health risks in the workplace, the Health Promotion Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who may receive your personally identifiable health information are your physician and Goodwill Industries of Northwest North Carolina's Human Resources Department in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Goodwill Industries of Northwest North Carolina's Human Resources at 336.724.3625.



**Goodwill**

Northwest North Carolina

