LAKE COUNTY
FLORIDA

October 23, 2006

Important Please Read!

Contains Important Information Regarding Dependent Benefits Coverage and HIPAA Privacy Rights

DEPENDENT COVERAGE

In an effort to enhance the County's employee benefits plans, the dependent eligibility requirements have been modified to be the following.

To be eligible to enroll as a dependent, and to remain eligible as a dependent, a person must meet each of the eligibility requirements for a dependent, and

1. Be the present spouse* of a Covered Employee; or
2. Be a dependent child of a Covered Employee, who is 25 years of age or younger. Eligibility will automatically terminate at the end of the calendar year the dependent has his/her 25th birthday, so long as the child is dependent on the Covered Employee for support and:
    a. Lives with the Covered Employee; or
    b. Is a full-time or part-time student

This coverage will terminate on the last day of the month in which the child no longer meets the requirement for eligibility.

Note: The term "child" includes the Covered Employee's child(ren), newborn child(ren), stepchild(ren), legally adopted child(ren), or a child for whom the Covered Employee has been court-appointed as legal guardian or legal custodian. Foster children are covered to age 18.

*Ex-spouses are not eligible dependents even if court ordered.

Should you have a child which is now eligible given the criteria listed above (who is not already on the County's Plan) and you would like to add them to the plan, please contact Amy Teachout in the Office of Employee Services at 352.343.9406 to obtain the necessary enrollment forms. **Forms MUST be completed and submitted to Employee Services no later than close of business Wednesday, November 22nd.** (This date is firm and there will be no extensions to this date.) Coverage for added dependents will be retro-active to October 1, 2006.

AVAILABILITY OF HIPAA PRIVACY NOTICE

According to the Health Insurance Portability and Accountability Act (HIPAA), large group health plans are required to notify participants about the availability of the privacy notice at least once every three years, therefore here is a summary of the County's HIPAA Privacy Notice.

Please see back of this page. ►

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HIPAA Privacy Notice Summary

The Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires that health plans protect the confidentiality of employees/members private health information. A complete description of members' rights under HIPAA can be found in the Plan's Privacy Notice, which is provided to employees upon enrollment into the County's health plan and is also available at the Office of Employee Services.

The County's Health Plan (Lake County Board of County Commissioners Self-Funded Group Health Plan) and Plan Sponsor (Lake County Board of County Commissioners), will not use or further disclose information that is protected by HIPAA ("protected health information") except as necessary for treatment, payment, health plan operations and plan administration, or as permitted or required by law. By law, the Plan has required all of its business associates to also observe HIPAA privacy requirements. In particular, the Plan will not, without authorization, use or disclose protected health information for employment-related actions and decisions or in connection with any other benefit or employee benefit plan of the Plan Sponsor.

Under HIPAA, members have certain rights with respect to protected health information, including certain rights to see and copy the information, receive an accounting of certain disclosures of the information and, under certain circumstances, amend the information. If a member wishes to file a request to the Plan, to not use or limit the disclosure of health information, they may do so by completing the "Individual Authorization for Disclosure of Protected Health Information" available on the Intranet or by contacting the Office of Employee Services.

Members also have the right to file a complaint with the Plan (through the Office of Employee Services) or with the Secretary of the U.S. Department of Health and Human Services if they believe their rights under HIPAA have been violated.

Should members have any questions regarding the privacy of their protected health information, please contact the Office of Employee Services at 352.343.9596.