

# BAC LOCAL 15 WELFARE AND PENSION FUND

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## KANSAS CITY BRICKLAYER EMPLOYEES WELFARE PLAN

### NOTICE TO PLAN PARTICIPANTS

Due to recent changes in Federal law, the Trustees of your Welfare Plan are issuing this notice in compliance with the Newborns' and Mothers' Health Protection Act. Your Welfare Plan already provides benefits that meet, or exceed, the benefits described in this notice, and the notice below has no effect on your Welfare Plan's benefits. You have a right to this notice, and the Trustees are providing the notice for you information so that you may be assured that you are treated in accordance with federal law if the need arises.

#### **Statement of Rights Under the Newborns' and Mothers' Health Protection Act**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital stay in connection with childbirth for the mother or newborn child to less than 48 hours following vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother discharges the mother or newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

Please keep this notice with your Summary Plan Description booklet, and if you have any questions regarding this notice, please contact the Fund's administrative office.

Sincerely,

Board of Trustees