

NOTICE TO ALL HEALTH CARE PLAN PARTICIPANTS

The Health Insurance Portability & Accountability Act (HIPAA) is a federal law that imposes regulations on health insurance plans. This act speaks to pre-existing conditions, special enrollment conditions, prohibitions against discriminating against individual participants and beneficiaries based on health status, standard relating to benefits for mother and newborns, certain limits to mental health benefits, and required coverage for reconstructive surgery following mastectomies. However, federal law gives the Plan Sponsor of a non-federal governmental Plan the right to exempt the Plan in whole or in part from these regulations. ICC has elected to be exempted from the regulations.

This election will not change the present coverage or benefits under the Plan. However, we are required to notify you of this election. The current eligibility, pre-existing and mental health benefits and limitations remain the same.

If you have any questions, please contact Dale Cunningham, Ext. 5430 or Angie McElyea, Ext. 5398.