



Contact:

Group Name:

Address:

Enclosed you will find the COSE Health and Wellness Trust (COSE MEWA) annual notice of health benefit reminders. This notice includes important information about the following benefits;

- Newborns' and Mothers' Health Protection Act (NMHPA); <https://www.dol.gov/general/topic/health-plans/newborns>
- Health Insurance Portability and Accountability Act (HIPAA) Privacy Policy
- Women's Health and Cancer Rights Act (WHCRA); <https://www.dol.gov/general/topic/health-plans/womens>
- Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
- Children's Health Insurance Program Reauthorization Act (CHIPRA); <http://www.ahrq.gov/policymakers/chipra/index.html>
- Michelle's Law; <http://webapps.dol.gov/elaws/ebsa/health/employer/657.asp>
- Genetic Information Nondiscrimination Act (GINA); <https://www.eeoc.gov/laws/statutes/gina.cfm>

As you have been made aware in your participation agreement for the COSE MEWA, you are considered by the Employee Retirement Income Security Act of 1974 (ERISA) to be the plan sponsor of your health benefit plan. As such, you are responsible for certain duties including communicating certain benefit updates and notices to your plan participants. The included reminders are in support of your fulfillment of these obligations.

Please distribute copies of this notice to each of your plan participants. If you have questions about this notice of distribution, please contact your Medical Mutual Sales representative.