



**Northeast  
Utilities**

# Legal Notices

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## NUSCO Retiree Health Plan 2012 Open Enrollment

The following notices accompany the 2012 NUSCO Retiree Health Plan open enrollment materials and provide important information about your rights with respect to benefits under the NUSCO Retiree Health Plan. You should read them carefully. If you have questions or need more information, contact the HR Service Center at P.O. Box 270, Hartford, CT 06141-0270, or at 860-665-5660 (or toll-free at 1-800-841-8684).



If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see page 5 for more details.



## HIPAA Special Enrollment

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A federal law called HIPAA requires that we notify you about a “special enrollment provision” in the Plan that will allow you to add coverage for yourself or your dependents outside of open enrollment. This enrollment opportunity will apply if you acquire a new dependent, or if you decline coverage under this Plan for yourself or an eligible dependent while other employer group health plan coverage is in effect and later lose that other coverage for certain qualifying reasons.

- **Loss of Other Coverage**

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

- **New Dependent by Marriage, Birth, Adoption, or Placement for Adoption**

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment contact the NUSCO HR Service Center at 860-665-5660 or toll-free at 800-841-8684.

## Special Rights on Childbirth

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Group health plans offering group insurance coverage generally may not, under the provisions of the Newborns' and Mothers' Health Protection Act (NMHPA) 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 normal 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 the above periods. In any case, the plan 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 the above periods.

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

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If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). As required by WHCRA, the NUSCO Retiree Health Plan provides coverage for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient. These benefits will be provided subject to the same copays, deductibles and coinsurance applicable to other medical and surgical benefits provided under the NUSCO Retiree Health Plan.

## Notice of Creditable Coverage

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**Important Notice from Northeast Utilities Service Company (NUSCO) about your prescription drug coverage and Medicare. If you, your spouse or other dependent are eligible for Medicare coverage or anticipate becoming eligible within the Plan year (for example, if you are now at least age 65 or are turning age 65 this year, you are eligible for Social Security Disability Insurance, or you have End Stage Renal Disease), then please read this notice carefully and keep it where you can find it. If you are receiving this notice electronically, you are responsible for providing a copy of this notice to your spouse or other Medicare eligible dependents that are covered under the Plan.**

This notice has information about your current prescription drug coverage with Northeast Utilities Service Company under the NUSCO Retiree Health Plan 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:

1. 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.
2. NUSCO has determined that the prescription drug coverage offered by the Northeast Utilities Service Company Retiree Health 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 15 through December 7. 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 Northeast Utilities Service Company Retiree Health Plan coverage may be affected. If you elect Medicare Part D, in addition to having prescription drug coverage under the Northeast Utilities Service Company Retiree Health Plan, NU's plan will become secondary to the Medicare Part D coverage. If you do decide to join a Medicare drug plan and drop your current NUSCO Retiree Health Plan coverage, which includes prescription drug coverage, be aware that you and your dependents may not be able to re-enroll in the plan until the next open enrollment period.

### **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 Northeast Utilities Service Company Retiree Health Plan 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 year's open enrollment period to join.

### **For More Information About This Notice Or Your Current Prescription Drug Coverage**

Contact the HR Service Center listed below for further information at (860) 665-5660 or (800) 841-8684. NOTE: you will 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 Northeast Utilities Service Company Retiree Health Plan 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. If you are currently enrolled in Medicare coverage, you will 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).

### **Keep this Creditable Coverage Notice**

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: 10/14/11

Name of Entity/Sender: Northeast Utilities Service Company

Contact: HR Service Center

Address: P.O. Box 270

Hartford, CT 06141-0270

Phone Number: 860-665-5660 or toll-free at 1-800-841-8684

If you would like more information on any of the notices contained in this packet, contact the HR Service Center at the address and number above.





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