If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit **medicare.gov/medicare-and-you**.

### IF YOU HAVE QUESTIONS

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit **www.dol.gov/ebsa**. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit **www.HealthCare.gov**.

### KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

## PATIENT PROTECTION MODEL DISCLOSURE

The Collegiate Association Resource of the Southwest health plan through Blue Cross Blue Shield of Texas generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the number on the back of your Blue Cross Blue Shield ID card or go to **bcbstx.com**.

## PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit **healthcare.gov**.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or **insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at **askebsa.dol.gov** or call 1-866-444-3272.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your State directly for more information on eligibility:

Alabama – Medicaid
**myalhipp.com**
1-855-692-5447

Alaska – Medicaid
The AK Health Insurance Premium Payment Program
**myakhipp.com**
1-866-251-4861
**customerservice@myakhipp.com**
Medicaid Eligibility: **health.alaska.gov/dpa/pages/default.aspx**

Arkansas – Medicaid
**myarhipp.com**
1-855-692-7447

California – Medicaid
Health Insurance Premium Payment (HIPP) Program: **http://dhcs.ca.gov/hipp**
916-445-8322
Fax: 916-440-5676
**hipp@dhcs.ca.gov**

Colorado – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: **healthfirstcolorado.com**
Health First Colorado Member Contact Center: 1-800-221-3943 / State Relay 711
CHP+: **hcpf.colorado.gov/child-health-plan-plus**
CHP+ Customer Service: 1-800-359-1991 / State Relay 711
Health Insurance Buy-In Program (HIBI): **mycohibi.com**
HIBI Customer Service: 1-855-692-6442

Florida – Medicaid
**flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html**
1-877-357-3268

Georgia – Medicaid
**medicaid.georgia.gov/health-insurance-premium-payment-program-hipp**
678-564-1162, Press 1
GA CHIPRA Website: **medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra**
678-564-1162, Press 2

Indiana – Medicaid
Health Insurance Premium Payment Program
All other Medicaid
**in.gov/medicaid/**
**www.in.gov/fssa/dfr/**
Family and Social Services Administration
1-800-403-0864
Member Services: 1-800-457-4584

Iowa – Medicaid and CHIP (Hawki)
Medicaid Website: **hhs.iowa.gov/programs/welcome-iowa-medicaid**
Medicaid Phone: 1-800-338-8366
Hawki Website: **hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki**
Hawki Phone: 1-800-257-8563
HIPP Website: **hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp**
HIPP Phone: 1-888-346-9562

Kansas – Medicaid
**kancare.ks.gov**
1-800-792-4884
HIPP Phone: 1-800-967-4660

Kentucky – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: **chfs.ky.gov/agencies/dms/member/pages/kihipp.aspx**
1-855-459-6328
**kihipp.program@ky.gov**
KCHIP Website: **kynect.ky.gov**
1-877-524-4718
Kentucky Medicaid Website: **chfs.ky.gov/agencies/dms**

Louisiana – Medicaid
**medicaid.la.gov** or **ldh.la.gov/lahipp**
1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

Maine – Medicaid
**https://www.mymaineconnection.gov/benefits/s/?language=en_US**
1-800-442-6003
Private Health Insurance Premium: **maine.gov/dhhs/ofi/applications-forms**
1-800-977-6740
Maine relay 711

Massachusetts – Medicaid and CHIP
**mass.gov/masshealth/pa**
1-800-862-4840
TTY: 711
**masspremassistance@accenture.com**

Minnesota – Medicaid
**mn.gov/dhs/health-care-coverage/**
1-800-657-3672

Missouri – Medicaid
**dss.mo.gov/mhd/participants/pages/hipp.htm**
573-751-2005

Montana – Medicaid
**dphhs.mt.gov/montanahealthcareprograms/hipp**
1-800-694-3084
**hhshippprogram@mt.gov**

Nebraska – Medicaid
**accessnebraska.ne.gov**
855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

Nevada - Medicaid
**http://dhcfp.nv.gov**
1-800-992-0900

New Hampshire – Medicaid
**dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program**
603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext 5218
**dhhs.thirdpartyliabi@dhhs.nh.gov**

New Jersey – Medicaid and CHIP
Medicaid Website: **state.nj.us/humanservices/dmahs/clients/medicaid**
Medicaid Phone: 1-800-356-1561
CHIP Premium Assistance: 609-631-2392
CHIP Website: **njfamilycare.org/index.html**
CHIP Phone: 1-800-701-0710

New York – Medicaid
**health.ny.gov/health_care/medicaid**
1-800-541-2831

North Carolina – Medicaid
**medicaid.ncdhhs.gov**
919-855-4100

North Dakota – Medicaid
**hhs.nd.gov/healthcare**
1-844-854-4825

Oklahoma – Medicaid and CHIP
**insureoklahoma.org**
1-888-365-3742

Oregon – Medicaid and CHIP
**healthcare.oregon.gov/pages/index.aspx**
1-800-699-9075

Pennsylvania – Medicaid and CHIP
**pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html**
1-800-692-7462
CHIP Website: **pa.gov/agencies/dhs/resources/chip.html**
CHIP Phone: 1-800-986-5437

Rhode Island – Medicaid & CHIP
**eohhs.ri.gov**
855-697-4347, or 401-462-0311 (Direct RIte Share Line)

South Carolina – Medicaid
**scdhhs.gov**
1-888-549-0820

South Dakota - Medicaid
**dss.sd.gov**
1-888-828-0059

Texas – Medicaid
**hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program**
1-800-440-0493

Utah – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP):
**medicaid.utah.gov/upp/**
**upp@utah.gov**
1-888-222-2542
Adult Expansion:**medicaid.utah.gov/expansion/**
Utah Medicaid Buyout Program: **medicaid.utah.gov/buyout-program/**
CHIP: **chip.utah.gov/**

Vermont– Medicaid
**dvha.vermont.gov/members/medicaid/hipp-program**
1-800-250-8427

Virginia – Medicaid and CHIP
**coverva.dmas.virginia.gov/learn/premium-assistance/famis-select**
**coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs**
1-800-432-5924

Washington – Medicaid
**hca.wa.gov**
1-800-562-3022

West Virginia – Medicaid and CHIP
**dhhr.wv.gov/bms**
**mywvhipp.com**
Medicaid Phone: 304-558-1700
CHIP Toll-free phone: 1-855-699-8447

Wisconsin – Medicaid and CHIP
**dhs.wisconsin.gov/badgercareplus/p-10095.htm**
1-800-362-3002

Wyoming – Medicaid
**health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility**
1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Services
Employee Benefits Security Administration
**dol.gov/agencies/ebsa**
866-444-3272

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
**cms.hhs.gov**
877-267-2323, Menu Option 4, Ext. 61565

## HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

Form Approved 0MB No. 1210-0149 (expires 12-31-2026)

### PART A: GENERAL INFORMATION

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace").To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace.

### WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings on your premium that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### DOES EMPLOYMENT-BASED HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit, that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.96%[1] of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.96% of the employee's household income.[-1,2]

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose access to whatever the employer contributes to the employment-based coverage. Also, this employer contribution -as well as your employee contribution to employment-based coverage- is generally excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis. In addition, note that if the health coverage offered through your employment does not meet the affordability or minimum value standards, but you accept that coverage anyway, you will not be eligible for a tax credit. You should consider all of these factors in determining whether to purchase a health plan through the Marketplace.

[1] *Indexed annually; see* ***irs.gov/pub/irs-drop/rp-25-25.pdf*** *for 2026.*
[2] *An employer-sponsored or other employment-based health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs. For purposes of eligibility for the premium tax credit, to meet the "minimum value standard," the health plan must also provide substantial coverage of both inpatient hospital services and physician services.*

## WHEN CAN I ENROLL IN HEALTH INSURANCE COVERAGE THROUGH THE MARKETPLACE?

You can enroll in a Marketplace health insurance plan during the annual Marketplace Open Enrollment Period. Open Enrollment varies by state but generally starts November 1 and continues through at least December 15.

Outside the annual Open Enrollment Period, you can sign up for health insurance if you qualify for a Special Enrollment Period. In general, you qualify for a Special Enrollment Period if you've had certain qualifying life events, such as getting married, having a baby, adopting a child, or losing eligibility for other health coverage. Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the qualifying life event to enroll in a Marketplace plan.

In addition, if you or your family members are enrolled in Medicaid or CHIP coverage, it is important to make sure that your contact information is up to date to make sure you get any information about changes to your eligibility. To learn more, visit **HealthCare.gov** or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

## WHAT ABOUT ALTERNATIVES TO MARKETPLACE HEALTH INSURANCE COVERAGE?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit **healthcare.gov/medicaid-chip/getting-medicaid-chip/** for more details.

## HOW CAN I GET MORE INFORMATION?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit **HealthCare.gov** for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.