

CANTON ELECTRICAL WELFARE FUND

Office Location
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NOTICE ABOUT THE EARLY RETIREE REINSURANCE PROGRAM

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose.

A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.

NOTICE ABOUT THE

PHILADELPHIA (215) 262-4400
TOLL FREE (800) 442-1382

Office location
30 Filadelfia 44821
Philadelphia, PA 19104

NOTICE ABOUT THE FAMILY REINSTATEMENT PROGRAM

If you are a plan participant or are being offered the opportunity to enroll as a plan participant in an employer-based health plan that is covered for participation in the Family Reinstatement Program, the Family Reinstatement Program is a program established under the Affordable Care Act under the Health Insurance Reform Act of 2010. The Family Reinstatement Program is a program that allows an employer-based health plan for some of the costs of health care benefits paid on behalf of or by family members of certain family members of active plan participants in the employer-based plan. By law, the program expires on January 1, 2014.

Under the Family Reinstatement Program, your plan sponsor may choose to use any reimbursement that arises from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, or financial or other out-of-pocket costs. If the plan sponsor chooses to use the Family Reinstatement Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you in your health plan coverage terms and conditions, so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the Family Reinstatement Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefit coverage which may increase the likelihood that it will continue to offer the benefit to you and its employees and their families.