TO: PLAN PARTICIPANTS  
FROM: BD OF EDUC WASHTENAW CO, ADMINISTRATOR OF THE ANN ARBOR PUBLIC SCHOOLS GROUP INSURANCE PLAN (EIN NO: 38-6004028/501)  
SUBJECT: ANNUAL NOTICE GUIDE  
DATE: NOVEMBER 5, 2018

IMPORTANCE INFORMATION REGARDING ANNUAL NOTICES

The attached document titled, “Annual Notice Guide & Other Important Notices” is being provided to you by the Board of Education Washtenaw County as the Plan Sponsor and Plan Administrator of the Ann Arbor Public Schools Group Insurance Plan (the “Plan”) in compliance with certain annual notice requirements.

The document titled, Annual Notice Guide & Other Important Notices, together with the information contained in this memo, constitutes the full and complete Annual Notice Guide that is intended to meet the annual notice requirements of the Plan. You should keep a copy of this memo and the document titled, Annual Notice Guide & Other Important Notices, together with your other important plan information for future reference.

The following additional information is provided as part of your Annual Notice Guide:

- Summary of Your Benefit Option and Type of Medicare Part D Coverage
  The Medicare Modernization Act (“MMA”) requires the Board of Education Washtenaw County to notify all Medicare eligible individuals with prescription drug coverage under the Plan whether their prescription drug coverage is creditable coverage.

  Coverage is considered “creditable” if its actuarial value equals or exceeds the actuarial value of standard prescription drug coverage under the Medicare prescription drug benefit. If coverage is not creditable, there are limitations on the periods during the year in which you may enroll in a Medicare drug plan and you may be subject to a late enrollment penalty. Your coverage in this Plan is creditable.

  The following contact information is provided as part of the Medicare Part D Creditable Coverage Notice:

  Date: 11/05/2018  
  Name of Entity/Sender: Board of Education Washtenaw County  
  Address: 2555 S. State St., Ann Arbor, MI 48104  
  Phone Number: 734-994-1666

- HIPAA Notice of Privacy Practices
  The Health Insurance Portability & Accountability Act (HIPAA) requires the Board of Education Washtenaw County to notify you how medical information about you may be used and disclosed, and how you can get access to this information as required under HIPAA.

  The following effective date and contact information for the Privacy Official is provided as part of the HIPAA Notice of Privacy Practices:

  Effective Date of this Notice: 01/01/2019  
  The Privacy Official for this Group:
  Jody Regnier, HR Benefit Specialist  
  Email Address: regnierj@aaps.k12.mi.us  
  Phone Number: (734)994-1666

Kapnick Insurance Company – Cover Memo to Annual Notice Guide – only Medicare Part D creditable coverage offered (rev 05.2018)