

NORTHEASTERN NEW YORK DISTRICT COUNCIL
PIPEFITTERS WELFARE FUND

Local 773
30 Bluebird Road
P.O. Box 1396
So. Glens Falls, NY 12803

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NEWBORNS' ACT DISCLOSURE

Group health plans and health insurance issuers generally may not, under Federal 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 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 48 hours (or 96 hours applicable). In any case, plans and issuers 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 48 hours (or 96 hours). If you would like more information on Newborns' Act Disclosure benefits, call your plan administrator [518-792-0586].

You should also know that your Plan complies with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The Plan's HIPAA compliance practices are described in a Notice of Privacy Practices that was previously provided to you and is contained in your Welfare Fund Summary Plan Description.

A copy of both this Newborns' Act Disclosure notice and the HIPAA Notice are maintained on the Plan's website at www.lu773.org. If at any time you would like a paper copy of either this notice, or the HIPAA Compliance Notice, please contact the Fund Office at:

Local 773 Benefits Office
PO Box 1343
S Glens Falls NY 12803