

## IMPORTANT ANNUAL DISCLOSURE INFORMATION

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to access or retain a notice or document delivered by electronic means creates a material risk that you will not be able to access or retain a subsequent notice or document to which your consent applies, we:

- a. Provide you with a statement that describes the revised hardware and software requirements for access to/retention of a notice or document delivered by electronic means and your right to withdraw consent without the imposition of any condition or consequence that was not disclosed at the time of initial consent
- b. Comply with the above provisions

Coventry complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**Coventry is the brand name used for products and services provided by one or more of the Coventry Health Care companies, which are the affiliates of Aetna.**

TTY: 711

To access language services at no cost to you, call the number on your ID card.

Para acceder a los servicios de idiomas sin costo, llame al número que figura en su tarjeta de identificación. (Spanish)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić numer telefonu na Twojej Karcie Identykującej (Polish)



[coventryhealthcare.com](http://coventryhealthcare.com)

accessible through electronic devices, together with a separate notice of the posting. We can deliver these notices or documents to you electronically if:

- (1) You have affirmatively consented to electronic delivery and haven't withdrawn consent
- (2) You, before giving consent, have been provided with a clear and conspicuous statement informing you of:
  - a. Your right to withdraw consent to have a notice or document delivered electronically, at any time, and any conditions or consequences imposed in the event you withdraw consent
  - b. The types of notices and documents to which your consent would apply
  - c. Your right to have a notice or document delivered in paper form
  - d. The procedures you must follow to withdraw consent to have a notice or document electronically delivered and to update your electronic mail address
- (3) You:
  - a. Before giving consent, are provided with a statement of the hardware and software requirements for access to, and retention of, a notice or document delivered by electronic means
  - b. Consent electronically, or confirm consent electronically, in a manner that reasonably demonstrates that you can access information in the electronic form that will be used for notices or documents delivered by electronic means as to which you have given consent
- (4) After you give consent, in the event a change in the hardware or software requirements needed

In compliance with the State of Illinois laws and regulations, Aetna is pleased to provide you with the following notice about your health care coverage.

### **Notice of coverage for Illinois dependent veterans up to age 30**

Under federal and state law, individual health insurance plans must provide coverage for child dependents up to age 26. In Illinois, dependent coverage may be elected and can be extended up to age 30 if that dependent: 1) has served in the active or reserve component of the U.S. Armed Forces; 2) has received a release or discharge (other than a dishonorable discharge) from the military; 3) is unmarried; 4) is an Illinois resident; and 5) submits proof of military service using an Illinois Department of Veterans' Affairs Certificate of Release or Discharge from Active Duty form, in order to enroll or remain enrolled past the age of 26. Please call us at the number on the back of your member identification card with any questions.

### **Notice regarding Illinois military service member individual health insurance coverage reinstatement**

No Illinois resident activated for military service (or spouse or dependent who becomes eligible for a federal government-sponsored health insurance program, including TriCare) can be denied reinstatement into the same individual health insurance program as a result of a lapse due to that activation. The resident has the right to reinstatement in the same individual health insurance coverage without medical underwriting, subject to payment of the current premium charged to other persons of the same age and gender covered under the same plan. Except in the case of birth or adoption during the activation, reinstatement must be into the

same coverage type as the resident held prior to the coverage lapse. The coverage must also be reinstated at the same or, at the option of the resident, higher deductible level. These reinstatement rights are not available to a resident or dependents if the activated person is discharged from the military under other than honorable conditions.

### **Right to request information**

Illinois law also allows you to request a plan-specific description of coverage cover page, worksheet and updated list of participating health care providers. To obtain a copy, contact Member Services through your secure member website at **coventryhealthcare.com**, or call the toll-free Member Services telephone number on your ID card. Or send us a request through a prepaid postcard.

### **Early detection and proactive management of cardiovascular disease is important**

Cardiovascular diseases, which involve the heart and the blood vessels that carry blood to and from the heart, are the world's largest killers, claiming 17.5 million lives a year. Tobacco use, an unhealthy diet, physical inactivity and harmful use of alcohol increase the risk of heart attacks and strokes. These factors increase your chances of developing cardiovascular disease — especially coronary artery disease, the most common type. Blockages in coronary arteries, which provide oxygen and energy to the heart itself, can lead to angina, heart attack and death. While some of these factors cannot be controlled, such as heredity, age and gender, most risk factors for heart disease can be controlled — often with measures as simple as maintaining a healthy lifestyle, including eating a proper diet, not smoking and participating in a regular fitness program.

### **Notice regarding civil union partners**

The Illinois Religious Freedom Protection and Civil Union Act became effective on June 1, 2011. Under this law, a spouse in a civil union and a spouse in a marriage are to be treated identically for insurance purposes. Illinois law extends eligibility for health, life, accidental death and dismemberment, and long-term care benefits to civil union partners.

The law recognizes a civil union as a legal relationship granted by the State of Illinois to unmarried adult partners of either the same or opposite sex. For two people to establish a civil union in Illinois, the persons shall not be a party to another marriage, civil union or legally sanctioned domestic partnership, and they shall not be younger than 18 years of age.

In addition, a marriage between persons of the same sex, a civil union or a substantially similar legal relationship other than common-law marriage, legally entered into in another jurisdiction, will be recognized in Illinois. Thus, policies covering married spouses would also cover spouses of a same-gender marriage, partners of a civil union and partners of a domestic partnership legally entered into in such jurisdictions.

### **Notice regarding your ID card**

If your Social Security number is shown on your ID card, you have the right to have it changed to a unique identification number other than your Social Security number.

Contact Member Services by calling the toll-free number on your ID card to request this change.

### **Delivery of notices electronically**

We are allowed, by Illinois law, to deliver certain notices or documents to you by electronic means. Electronic means includes delivery to an electronic mail address or on an electronic network or site