Asahi **KASEI**

Health and Welfare Benefits Notices

For Plan Year January 1, 2024 – December 31, 2024

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- COBRA General Notice
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Summary Annual Report
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- Oregon Leave Notice
- Conneciticut Leave Notice
- Colorado Leave Notice
- Louisiana Pregnancy Rights of Employees Notice
- Missouri Victims of Domestic or Sexual Violence Leave Notice
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- Illinois Paid Leave Notice
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Should you have any questions regarding the content of the notices, please contact us at Plan Administrator, Attn: Benefits Department, 13800 South Lakes Drive, Charlotte, NC 28273, (704) 587-8882, or by visiting the Plan's website at <u>asahi-benefits@ak-america.com</u> As an alternative to viewing the plan materials online on our intranet site or

the Plan Administrator's offices, you may request printed copies by contacting the Plan Administrator.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see page 6-7 for more details.

Summary of Material Modification

The information in this document and in the benefit guide applies to the Asahi Kasei Health and Welfare Plan, Plan Number 501. This information meets the requirements for a Summary of Material Modification as required by the Employee Retirement Income Security Act (ERISA).

Disclosure About the Benefit Enrollment Communications

The benefit enrollment communications (the Benefit Guide, Open Enrollment Presentation, letters and the Health and Welfare Benefits Notices, etc.) contain a general outline of covered benefits and do not include all the benefits, limitations and exclusions of the benefit programs. If there are any discrepancies between the illustrations contained herein and the benefit proposals or official benefit plan documents, the benefit proposals or official benefit plan documents prevail. See the official benefit plan documents for a full list of exclusions. Asahi Kasei reserves the right to amend, modify or terminate any plan at any time and in any manner.

In addition, please be aware that the information contained in these materials is based on our current understanding of the federal health care reform legislation, signed into law in March 2010. Our interpretation of this complex legislation continues to evolve, as additional regulatory guidance is provided by the U.S. government. Therefore, we defer to the actual carrier contracts, processes and the law itself as the governing documents.

Midyear Election Changes to Pre-Tax Benefits

We sponsor a program that allows you to pay for certain benefits using pre-tax dollars. With this program, contributions are deducted from your paycheck before federal, state and Social Security taxes are withheld. As a result, you reduce your taxable income and take home more money. How much you save in taxes will vary depending on where you live and on your own personal tax situation.

These programs are regulated by the Internal Revenue Service (IRS). The IRS requires you to make your pre-tax elections before the start of the plan year January 1 – December 31. The IRS permits you to change your pre-tax contribution amount mid-year only if you experience a change in status, which includes the following:

- Birth, placement for adoption, or adoption of a child, or being subject to a Qualified Medical Child Support Order which orders you to provide medical coverage for a child.
- Marriage, legal separation, annulment or divorce.
- Death of a dependent.
- A change in employment status that affects eligibility under the plan.
- A change in election that is on account of, and corresponds with, a change made under another employer plan.
- A dependent satisfying, or ceasing to satisfy, eligibility requirements under the health care plan.

The change you make must be consistent with the change in status. For example, if you get married, you may add your new spouse to your coverage. If your spouse's employment terminates and he/she loses employer-sponsored coverage, you may elect coverage for yourself and your spouse under our program. However, the change must be requested within 30 days of the change in status. If you do not notify the Benefits Department within 30 days, you must wait until the next annual enrollment period to make a change.

These rules relate to the program allowing you to pay for certain benefits using pre-tax dollars. Please review the medical booklet and other vendor documents for information about when those programs allow you to elect or cancel coverage, add or drop dependents, and make other changes to your benefit coverage, as the rules for those programs may differ from the pre-tax program.

HIPAA Special Enrollment Rights Notice

If you are declining enrollment in the Asahi Kasei group health coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Finally, you and/or your dependents may have special enrollment rights if coverage is lost under Medicaid or a State health insurance ("CHIP") program, or when you and/or your dependents gain eligibility for state premium assistance. You have 60 days from the occurrence of one of these events to notify the company and enroll in the plan.

To request special enrollment or obtain more information, contact the Plan Administrator, Attn: Benefits Department, 13800 South Lakes Drive, Charlotte, NC 28273, (704) 587-8882, or by visiting the Plan's website at <u>asahi-benefits@ak-america.com</u>

Women's Health Cancer Rights Act (WHCRA) Notice

Do you know that your Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema?

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, contact your plan administrator at (704) 587-8882 for more information.

Newborns' And Mothers' Health Protection Act (NMHPA) Notice

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 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 48 hours (or 96 hours as 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).

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 www.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 **www.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 www.askebsa.dol.gov or call 1-866-444-EBSA (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, 2023. Contact your State for more information on eligibility:

ALABAMA – Medicaid	ALASKA – Medicaid
Website: <u>http://myalhipp.com/</u> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <u>http://myakhipp.com/</u> Phone: 1-866-251-4861 Email: <u>CustomerService@MyAKHIPP.com</u> Medicaid Eligibility: <u>https://health.alaska.gov/dpa/Pages/default.aspx</u>
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: <u>http://myarhipp.com/</u> Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <u>http://dhcs.ca.gov/hipp</u> Phone: 1-916-445-8322 Fax: 1-916-440-5676 Email: <u>hipp@dhcs.ca.gov</u>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: <u>https://www.healthfirstcolorado.com/</u> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <u>https://hcpf.colorado.gov/child-health-plan-plus</u> CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): <u>https://www.mycohibi.com/</u> HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecov ery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health- insurance-premium-payment-program-hipp Phone: 1-678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party- liability/childrens-health-insurance-program- reauthorization-act-2009-chipra Phone: 1-678-564-1162, Press 2	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
Medicaid Website: https://dhs.iowa.gov/ime/members	Website: https://www.kancare.ks.gov/
Medicaid Phone: 1-800-338-8366	Phone: 1-800-792-4884
Hawki Website: <u>http://dhs.iowa.gov/Hawki</u>	HIPP Phone: 1-800-967-4660
Hawki Phone: 1-800-257-8563	
HIPP Website:	
https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	
KENTUCKY – Medicaid	LOUISIANA – Medicaid
Kentucky Integrated Health Insurance Premium Payment	Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Program	Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-
(KI-HIPP) Website:	5488 (LaHIPP)
https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.a	
<u>spx</u>	
Phone: 1-855-459-6328	
Email: <u>KIHIPP.PROGRAM@ky.com</u>	
KCHIP Website:	
https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718	
Kentucky Medicaid Website:	
https://chfs.ky.gov/agencies/dms	
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
Enrollment Website:	Website: https://www.mass.gov/masshealth/pa
https://www.mymaineconnection.gov/benefits/s/?languag	Phone: 1-800-862-4840
<u>e=en_US</u>	TTY: 711
Phone: 1-800-442-6003	Email: masspremassistance@accenture.com
TTY: Maine relay 711	
Private Health Insurance Premium Webpage:	
https://www.maine.gov/dhhs/ofi/applications-forms	
Phone: 1-800-977-6740 TTY: Maine relay 711	
	MISSOURI – Medicaid
MINNESOTA – Medicaid	MISSOURI – Medicaid
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children-	Website:
MINNESOTA – Medicaid Website: <u>https://mn.gov/dhs/people-we-serve/children-</u> and-families/health-care/health-care-programs/programs-	
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children-	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm
MINNESOTA – Medicaid Website: <u>https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</u>	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: <u>http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</u> Phone: 1-573-751-2005
MINNESOTA – Medicaid Website: <u>https://mn.gov/dhs/people-we-serve/children-</u> and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid Medicaid Website: https://dhcfp.nv.gov	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs-
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs- services/medicaid/health-insurance-premium-program
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid Medicaid Website:	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs- services/medicaid/health-insurance-premium-program Phone: 1-603-271-5218
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid Medicaid Website:	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs- services/medicaid/health-insurance-premium-program
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MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid Medicaid Website: https://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900 NEW JERSEY – Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medi caid/ Medicaid Phone: 1-609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs- services/medicaid/health-insurance-premium-program Phone: 1-603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218 NEW YORK – Medicaid Website: https://www.health.ny.gov/health_care/medicaid/
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid Medicaid Website: https://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900 NEW JERSEY – Medicaid and CHIP Medicaid Phone: 1-609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005 NEBRASKA – Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178 NEW HAMPSHIRE – Medicaid Website: https://www.dhhs.nh.gov/programs- services/medicaid/health-insurance-premium-program Phone: 1-603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218 NEW YORK – Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
MINNESOTA – Medicaid Website: https://mn.gov/dhs/people-we-serve/children- and-families/health-care/health-care-programs/programs- and-services/other-insurance.jsp Phone: 1-800-657-3739 MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov NEVADA – Medicaid Medicaid Website: https://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900 NEW JERSEY – Medicaid and CHIP Medicaid Phone: 1-609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 NORTH CAROLINA – Medicaid	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005NEBRASKA – MedicaidWebsite: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 1-402-473-7000 Omaha: 1-402-595-1178NEW HAMPSHIRE – MedicaidWebsite: https://www.dhhs.nh.gov/programs- services/medicaid/health-insurance-premium-program Phone: 1-603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218NEW YORK – MedicaidWebsite: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831NORTH DAKOTA – Medicaid
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PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: <u>https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP</u> <u>-Program.aspx</u> Phone: 1-800-692-7462 CHIP Website: <u>Children's Health Insurance Program</u> (<u>CHIP) (pa.gov)</u> CHIP Phone: 1-800-986-KIDS (5437)	Website: <u>http://www.eohhs.ri.gov/</u> Phone: 1-855-697-4347, or 1-401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: <u>https://www.scdhhs.gov</u> Phone: 1-888-549-0820	Website: <u>http://dss.sd.gov</u> Phone: 1-888-828-0059
TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: <u>Health Insurance Premium Payment (HIPP)</u> <u>Program Texas Health and Human Services</u> Phone: 1-800-440-0493	Medicaid Website: <u>https://medicaid.utah.gov/</u> CHIP Website: <u>http://health.utah.gov/chip</u> Phone: 1-877-543-7669
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: <u>Health Insurance Premium Payment (HIPP)</u> <u>Program Department of Vermont Health Access</u> Phone: 1-800-250-8427	Website: <u>https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</u> <u>https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</u> Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: <u>https://www.hca.wa.gov/</u> Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 1-304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699- 8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: <u>https://www.dhs.wisconsin.gov/badgercareplus/p-</u> <u>10095.htm</u> Phone: 1-800-362-3002	Website: <u>https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</u> Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration <u>www.dol.gov/agencies/ebsa</u> 1-866-444-EBSA (3272) U.S. Dept. of Health and Human Services Centers for Medicare & Medicaid Services <u>www.cms.hhs.gov/</u> Phone: 1-877-267-2323, Menu Option 4, Ext. 61565

Medicare Part D Creditable Coverage Notice

Important Notice from Asahi Kasei About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Asahi Kasei and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. Asahi Kasei has determined that the prescription drug coverage offered by the Asahi Kasei Health and Welfare Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan while enrolled in Asahi Kasei coverage as an active employee, please note that your Asahi Kasei coverage will be the primary payer for your prescription drug benefits and Medicare will pay secondary. As a result, the value of your Medicare prescription drug benefits will be significantly reduced. Medicare will usually pay primary for your prescription drug benefits if you participate in Asahi Kasei coverage as a former employee.

You may also choose to drop your Asahi Kasei coverage. If you do decide to join a Medicare drug plan and drop your current Asahi Kasei coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Asahi Kasei and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the department listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Asahi Kasei changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit <u>www.medicare.gov</u>
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at <u>www.socialsecurity.gov</u>, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	October 14, 2023
Name of Entity/Sender:	Asahi Kasei America, Inc.
ContactPosition/Office	Asahi Kasei Benefits
Address:	13800 South Lakes Drive, Charlotte, NC 28273
Phone Number:	(704) 587-8882

HIPAA Wellness Program Reasonable Alternative Standards Notice

Your group health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all eligible employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at (704) 587-8882 and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

EEOC Wellness Program Notice

NOTICE REGARDING WELLNESS PROGRAM

The Asahi Kasei wellness incentive program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you are employed in a group that is offered the program and you voluntarily choose to participate in the program, you will be asked to complete a biometric screening, which includes a blood test for heart disease, infection, kidney and liver disorders, anemia, bone, blood, and muscle disease (including certain types of cancer) and other health issues such as diabetes or cholesterol. You are not required to participate in the wellness program (e.g., you can decide not to complete the biometric screening).

However, employees who choose to participate in the wellness program may be eligible for reduced premium costs for coverage under the Plan. If you fail to timely complete the biometric screening process, you will not be eligible for the wellness program rewards for that Plan Year.

The medical information collected will be used to provide you with information to help you understand your current health and potential risks and may be used to offer you services through the wellness program, such as health coaching. You are also encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Asahi Kasei may use aggregate information it collects to design a program based on identified health risks in the workplace, the wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only entity that will receive your personally identifiable health information under the wellness program is the third-party administrator for the biometric screening and wellness program, to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Plan Administrator (see cover page for contact information).

HIPAA Notice of Availability of Notice of Privacy Practices

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires the Plan to maintain privacy of your protected health information (PHI) and to provide you with a notice of the Plan's legal duties and privacy practices with respect to your health information. The Asahi Kasei Health and Welfare Benefits Plan (Plan) maintains a Notice of Privacy Practices that provides information to individuals whose PHI will be used or maintained by the Plan. If you would like a copy of the Plan's Notice of Privacy Practices, please contact the Plan Administrator (see cover page for contact information).

Continuation of Coverage (COBRA)

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a Federal law requiring most group health benefit plans to offer employees and their families the opportunity to temporarily extend their health care coverage beyond the date on which their health care coverage would normally terminate.

Contact the Plan Administrator if you or your spouse or dependent children lose group health coverage due to the occurrence of a COBRA Qualifying Event, which may include your termination or reduction in hours of employment, death, divorce, no longer satisfying dependent eligibility conditions, etc. **Under the law, the employee or family member is responsible for informing the Plan Administrator of any family status change (e.g., divorce or attaining the limiting age) within 60 days of the event. Otherwise, COBRA rights will be lost.**

For more information about COBRA and to see a list of events eligible for COBRA, please refer to the General/Initial COBRA Notice as well as the Plan Document.

Health Insurance Marketplace Notice

The state in which you reside has a website, called the Health Insurance Marketplace, where you can buy medical insurance directly from insurance companies.

The marketplace offers "one-stop shopping" to find and compare medical insurance options for you and your family. Open enrollment for the marketplace begins and ends on the dates posted on the applicable state's marketplace website. You may buy health insurance for yourself and your family members from your state's marketplace.

However, if you and your dependents are offered medical coverage through the Plan, your employer pays a portion of the cost of that coverage, so you may not find less expensive coverage through your state's marketplace. Also keep in mind that the contributions you and your employer make to the cost of coverage in the Plan are made with pre-tax dollars that are not subject to income tax. If you buy health insurance through your state marketplace, you will pay for it with after-tax dollars.

Also, except for unusual circumstances, you will not be eligible for federal premium assistance (explained below) to help pay the cost of a marketplace policy whenever the Plan meets government "minimum value" and "affordability" standards.

A federal tax credit that lowers the monthly premium of an individual health insurance policy purchased from the Marketplace is available to families with incomes between 100% and 400% of the federal poverty level. If you are employed and your income is at this level, you and your family members are eligible for premium assistance if one of the following applies:

- Your employer does not offer health coverage to you at all,
- Your employer offers you coverage but it does not meet the federal government's "minimum value standard", or
- Your employer's health plan is not "affordable" for you, meaning the cost of single coverage (that
- is, coverage for just you, not you plus your family members) is more than 9.83% of your household income for the year.

For more information about available benefits and your premium costs under the Plan, please contact the Plan Administrator identified above.

For more information about the Marketplace, go to <u>www.healthcare.gov</u> and select your state's marketplace website. You may be asked for information about your offer of group medical coverage under the Plan, which can be found in the Plan document or by contacting the Plan Administrator.

SUMMARY ANNUAL REPORT FOR ASAHI KASEI 401(K) RETIREMENT PLAN

This is a summary of the annual report for the ASAHI KASEI 401(K) RETIREMENT PLAN (Employer Identification Number 13-2698638, Plan Number 001) for the plan year 01/01/2022 through 12/31/2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by insurance contracts and a trust fund. Plan expenses were \$20,698,933. These expenses included \$363,058 in administrative expenses and \$20,330,978 in benefits paid to participants and beneficiaries, \$4,897 in certain deemed and/or corrective distributions. A total of 2000 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$203,733,124 as of the end of the plan year, compared to \$235,647,188 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of (\$31,914,064). This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of (\$14,500,040), including employer contributions of \$9,697,468, employee contributions of \$10,278,123, other contributions/other income (including rollovers) of \$3,302,325,earnings from investments of (\$37,777,956) and transfers from other qualified plans of \$3,284,909.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that

1. An accountant's report.

report:

- 2. Financial information and information on payments to service providers.
- 3. Assets held for investment.
- 4. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 800 THIRD AVENUE, 30TH FLOOR, NEW YORK, NY 10022 and phone number, 212-371-9900. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 800 THIRD AVENUE, 30TH FLOOR, NEW YORK, NY 10022, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.

OMB Control Number 1210-0040 (expires 03/31/2026)

MASSACHUSETTS PAID FAMILY AND MEDICAL LEAVE NOTICE TO EMPLOYEES (<25 Workers)

Please read this notice carefully. It contains important information about your rights, obligations, and eligibility under the Massachusetts Paid Family and Medical Leave law. Please keep this notice for your records.

- The Massachusetts Paid Family and Medical Leave (PFML) law provides most Massachusetts employees the right to paid family and medical leave. These rights are described further below and include both (1) job protection when the employee returns to work and (2) partial wage-replacement benefits while the employee is out of work. Employers can provide these benefits either by (1) participating in the PFML Trust Fund operated by the Massachusetts Department of Family and Medical Leave (the Department), or (2) providing an exempt private plan that offers benefits at least as generous as those available through the Department.
- An employer may apply for an exemption from the medical leave contribution, family leave contribution, or both. Your employer has elected to provide benefits as follows:

	X Does not have an approved private plan and is providing all leave benefits through the Department;
AKM Semiconductor, Inc	
Asahi Kasei America, Inc.	 Has an approved private plan for both family and medical leave benefits;
Asahi Kasei Bioprocess America, Inc.	Has an approved private plan for family leave
Bionova Scientific LLC	benefits through the Department;
	Has an approved private plan for medical leave
	benefits only, and is providing family leave
	benefits through the Department.

Regardless of whether your employer participates in the state Trust Fund or has a private plan, you will be entitled to certain benefits and protections. You may be required to make contributions to the Trust Fund or to fund your employer's private plan, but only up to a certain amount. You will also need to tell your employer when you need leave, and you will need to file a claim for benefits with the Department or through your employer's private plan.

I. Explanation of Benefits

Leave Allotments. Under the PFML Law, you may be entitled to up to:

• 12 weeks of paid family leave in a benefit year for the birth, adoption, or foster care placement of a child; to care for a family member with a serious health condition; or because of a qualifying exigency arising out of the fact that a family member is on active duty or has been notified of an impending call to active duty in the Armed Forces;

- 20 weeks of paid medical leave in a benefit year if they have a serious health condition that incapacitates them from work;
- 26 weeks of paid family leave in a benefit year to care for a family member who is a covered service member undergoing medical treatment or otherwise addressing consequences of a serious health condition relating to the family member's military service;
- 26 total weeks, in the aggregate, of paid family and medical leave in a single benefit year.

A "benefit year" is the 12 months preceding the Sunday immediately before your leave begins.

- <u>Other Leaves</u>. Any leave you take paid or unpaid for the same qualifying reasons listed above will count towards your amount of leave for that benefit year.
- <u>Eligibility</u>. You will be eligible for leave and wage-replacement benefits if you meet the earnings test. You must have earned at least \$6,000 in wages in Massachusetts in the four completed quarters before you apply for benefits. In the same time period, you also must have earned at least 30 times your maximum potential benefit amount. (This is the amount calculated in the "Wage Replacement Payments" section below.)
- <u>Wage Replacement Payments.</u> When you take leave for any of the reasons described above, you will be eligible to apply to the Department or to your employer's private plan for wage replacement benefits. These benefits will be a proportion of your average weekly earnings.

Your maximum potential benefit amount will be as follows:

- 80% of earnings up to 50% of the State Average Weekly Wage
- 50% of earnings above the State Average Weekly Wage
- In no event more than a maximum amount. For 2023, this maximum benefit amount is \$1,129.82. This amount will be adjusted annually based on increases in the State Average Weekly Wage.
- Private plans may choose to provide higher benefits but may not provide lower amounts than what the Department would pay.
- **Concurrent Benefits Payments.** If you receive benefits from other sources while you are also receiving benefits from the Department, the benefits you receive from the Department may be reduced. Certain types of other benefits will cause a one-for-one reduction in benefits you receive from the Department. This means that for each dollar you receive from these benefits, your benefit from the Department will decrease by a dollar. Benefits that will have this effect include:
 - Workers' Compensation
 - Unemployment Insurance
 - Permanent Disability Policies or Programs
 - Extended Illness Leave Bank Leave

Other forms of benefits will not reduce the benefits you receive from the Department unless you are receiving more than your average weekly wage in total benefits. Benefits that will have this effect include:

- Temporary Disability Policies or Programs (including both Short-Term Disability and Long-Term Disability)
- Employer-run Family and/or Medical Leave Policies or Programs
- WARNING: TAKING PAID TIME OFF AND PFML. Paid Time Off (PTO) includes sick time, vacation days, or personal days (or any other similar form of paid time off not listed in the section above that you earn over time or at a specific time, like at the start of every calendar year). You can *only* take PTO while on paid family and medical leave in specific situations:
 - 1. During your waiting week, when no benefits are paid;
 - 2. In a single, continuous block of time immediately after your waiting week;
 - 3. After you take PFML leave.

If you take PTO at any other point while you receive PFML benefits, your benefits will be cancelled.

II. Employee Rights and Protections

- <u>Job Protection</u>. Generally, if you take family or medical leave, once you return to work, your employer must restore you to your previous position or to an equivalent position, with the same status, pay, employment benefits, length-of-service credit, and seniority as of the date you started your leave. This may not apply if your position was eliminated due to economic reasons unrelated to your use of leave.
- <u>Continuation of Health Insurance</u>. Your employer must continue to provide for, contribute to, or otherwise maintain your employment-related health insurance benefits, if any, at the level and under the conditions coverage would have been provided if you had continued working continuously for the duration of your leave. Your employer may require you to continue to pay your portion of your health insurance premium on the same terms and conditions as before your leave.
- <u>No Retaliation</u>. It is unlawful for any employer to discriminate or retaliate against you for exercising any right to which you are entitled under the paid family and medical leave law. An employee or former employee who is retaliated against for exercising rights under the law may, not more than three years after the violation occurs, institute a civil action in the superior court.

II. Contribution Amounts

To help fund paid leave benefits available under the PFML law, your employer may make a deduction from your wages, which will either be remitted to the Trust Fund or to the operator of your employer's private plan. Whether your employer has a private plan or participates in the state Trust Fund, the deduction cannot exceed the following amounts:

Family Leave Contribution	Medical Leave Contribution	Total Contribution Amount
0.11% of earnings*	0.208% of earnings*	0.318% of earnings*

Because your employer has fewer than 25 covered workers, your employer is not required by law to make any additional contribution on your behalf. Employers may choose to cover some portion of your contribution amount (0.318%* of wages) but are not required to do so.

*subject to change

III. Notifying your Employer

BEFORE you take leave or apply for benefits, you MUST notify your employer that you need to take leave. You are required to provide at least 30 days' notice of your need for leave. If 30 days' notice is not possible due to circumstances beyond your control, you must provide notice as soon as practicable, and in any event, before you file any application for benefits.

When you notify your employer of your need for leave, you must provide the following information:

- 1. The anticipated start date of leave;
- 2. The anticipated length of the leave;
- 3. The expected date of return from leave;
- 4. Whether you will need intermittent leave (leave taken in separate blocks of two or more) or reduced leave (leave that involves a reduced schedule of fewer hours or days per week), and;

5. If you need intermittent or reduced leave schedule, the expected frequency of leave and expected duration of each instance of leave.

If any of this information changes, you must tell your employer as soon as you are aware of the change.

IV. Filing a Claim

Please reach out to <u>Asahi-Absence@ak-america.com</u> for instructions on filing a claim. Forms and claim instructions are available on the Department's website at <u>https://www.mass.gov/info-details/documents-needed-to-complete-your-paid-family-andmedical-leave-pfml-applicationa</u>.

V. For More Information

For more detailed information, please consult the Department's website: www.mass.gov/DFML.

You may contact the Department of Family and Medical Leave at:

The Massachusetts Department of Family and Medical Leave PO Box 838 Lawrence, MA 01842 Contact Center: (833) 344-7365 www.mass.gov/DFML

What you need to know

Starting in September 2023, Paid Leave Oregon will serve most employees in Oregon by providing paid leave for the birth or adoption of a child, a serious illness of yours or a loved one, or if you experience sexual assault, domestic violence, harassment, or stalking.

What benefits are provided

through Paid Leave Oregon and who is eligible?

What are my rights?

If you are eligible for paid leave, your employer cannot prevent you from taking

Employees in Oregon that have earned it. Your job is protected while you take at least
\$1,000 in the prior year may paid leave if you have worked for your qualify for up to 12 weeks of paid family, employer for at least 90 consecutive medical or safe leave in a benefit year. calendar days. You will not lose your While on leave, Paid Leave Oregon pays pension rights while on leave and your employees a percentage of their wages. employer must keep giving you the same Benefit amounts depend on what an health benefits as when you are working. employee earned in the prior year.

How is my information protected?

Who pays for Paid Leave Oregon? Any health information related to family, Starting on January 1, 2023, employees medical or safe leave that you choose to and employers contribute to Paid Leave share with your employer is confidential Oregon through payroll taxes. and can only be released with your Contributions are calculated as a permission, unless the release is required percentage of wages and your employer by law. will deduct your portion of the

contribution rate from your paycheck. What if I have questions about my rights?

When do I need to tell myIt is unlawful for your employer to employer abouttaking leave?discriminate or retaliate against you If your leave is foreseeable, youarebecause you asked about or claimed required to give notice to your employer

paid leave benefits. If your employer is at least 30 days before starting paid not following the law, you have the right family, medical or safe leave. If you do not to bring a civil suit in court or to file a give the required notice, Paid Leave complaint with the Oregon Bureau of Oregon may reduce your first weekly Labor & Industries (BOLI). You can file a

benefit by 25%.

complaint with BOLI online, via phone or email:

How do I apply for Paid Leave?

In September 2023, you can apply for Web: www.oregon.gov/boli leave with Paid Leave Oregon online at paidleave.oregon.gov or request a Email:

paper application from the departn	nent. If your application is denied, you can appeal the
decision with the Oregon	and Leave Oregon Employment
Department. Web:	Call: 833-854-0166 Email: egon.gov
	Paid Leave Model Notice Poster



NOTICE OF EMPLOYEE RIGHTS UNDER THE CONNECTICUT FAMILY AND MEDICAL LEAVE ACT (CTFMLA) & CONNECTICUT PAID LEAVE ACT (CTPL)

CONNECTICUT DEPARTMENT OF LABOR AND CONNECTICUT PAID LEAVE AUTHORITY

LEAVE ENTITLEMENT AND ELIGIBILITY:

The CTFMLA provides eligible employees, after 3 consecutive months on the job, up to 12 weeks of unpaid, job-protected leave during a 12month period for qualifying family or medical leave reasons. Employees are entitled to return to their same job at the end of leave. The CTPL provides income replacement benefits to eligible employees who are unable to work for the same leave reasons. These leave options may run at the same time.

Qualifying reasons for leave include:

- The birth of a child and care within the first year after birth;
- The placement of a child with employee for adoption or foster care and care for child within the first year after placement;
- To care for a family member with a serious health condition. Family includes spouse (the person to whom one is legally married), sibling, son or daughter, grandparent, grandchild or parent, or an individual related to the employee by blood or affinity;
- Because of the employee's own serious health condition;
- To serve as an organ or bone marrow donor;
- To address qualifying exigencies arising from a spouse, son, daughter or parent's active duty service in the armed forces; or
- To care or a spouse, son, daughter, parent or next of kin with a serious injury or illness incurred on active duty in the armed forces.

It also allows eligible employees to receive two extra weeks of leave (up to a total of 14 weeks) in connection with an incapacity that occurs during pregnancy. CTFMLA further allows eligible employees to take up to 26 weeks of leave in a single 12-month period to care for a covered servicemember with a serious injury or illness.

Employees may also take up to 12 days of leave to deal with the effects of family violence separate from leave time available under state or federal law. While this is not protected under CTFMLA, it is protected under the Connecticut Family Violence Leave Act and an employee can apply for CTPL in connection with these absences.

Leave does not have to be taken all at once. Employees may take leave intermittently (in separate blocks of time) or to reduce their work schedule.

CTFMLA leave is unpaid. However, an employer may require, or an employee may request to use their accrued, paid time off. An employee may choose to preserve up to 2 weeks of their accrued, paid time off. This accrued, paid time off is in addition to the income-replacement benefits available to employees under CTPL.

APPLYING FOR INCOME-REPLACEMENT BENEFITS UNDER CTPL

Wage replacement benefits under the CTPL may also be available for CTFMLA absences. More information about Connecticut's Paid Leave program and instructions for how to apply are available at <u>https://ctpaidleave.org/</u>.

Some employers have received approval from the CT Paid Leave Authority to provide CTPL benefits to their employees through an approved private plan instead of through the state's CTPL program. Employers that have approved private plans are required to notify their employees how to file claims for benefits through their private plan and who the employees can contact for answers to questions about their plan. CTPL benefits are available for up to 12 weeks in a 12-month period, with an additional two weeks available to an employee for incapacity or medical treatment during pregnancy. Benefits are limited to 12 days for leave to deal with the effects of family violence.

EMPLOYER NOTIFICATION FOR CTFMLA LEAVE

Employees should provide at least 30-days advance notice to their employer of the need to take CTFMLA leave if they can. If they are unable to because they do not know they need leave, the employee must provide notice as soon as they can. An employer may require a medical certification to support a request for leave.

WHAT IS PROHIBITED?

The CTFMLA prohibits employers from:

- Interfering with or denying any rights provided by the CTFMLA or CTPL. Examples include, but are not limited to, improperly refusing to grant CTFMLA leave or discouraging employees from using CTFMLA leave or applying for CTPL benefits.
- Disciplining, terminating, discriminating against, or retaliating against any individual for taking CTFMLA leave or applying for CTPL benefits, for opposing or complaining about any unlawful practice, or being involved in any proceeding related to the CTFMLA.

If you believe that your CTFMLA rights have been violated, you can either file a complaint directly in Superior Court or with the Connecticut Department of Labor.

To file a CTFMLA complaint with the Connecticut Department of Labor, complete and submit the appropriate CTFMLA complaint form found on the Department's website found at <u>THE CONNECTICUT FAMILY & MEDICAL LEAVE ACT and CT PAID LEAVE APPEALS</u>.

More information about the CTFMLA is available at <u>THE CONNECTICUT FAMILY & MEDICAL LEAVE ACT and CT</u> <u>PAID LEAVE APPEALS</u> and CTPL at <u>https://ctpaidleave.org/</u>.



Deductions from Employee Wages start January 1, 2023

- The employee share of FAMLI premiums is set at 0.45% of employee wages through 2024. For 2025 and beyond, the director of the
 FAMLI Division sets the premium rate according to a formula based on the monetary value of the fund each year. Employers with ten or
 more employees must also contribute an additional 0.45% of wages for a total of 0.9%, but employers with nine or fewer employees are only
 responsible for the 0.45% employee share.
- Employers are not required to deduct FAMLI contributions from employees' wages. However, starting in 2023, employers are allowed to deduct up to 0.45% from employees' wages for FAMLI contributions. For every \$100.00 an employee makes, an employer may deduct up to \$0.45.

Benefits start January 1, 2024

- Starting in 2024, paid family and medical leave benefits are available to most Colorado employees who have a qualifying condition and who earned \$2,500 over the previous year for work performed in Colorado.
- The qualifying conditions for paid family and medical leave are:
 - · Caring for a new child during the first year after the birth, adoption, or foster care placement of that child.
 - · Caring for a family member with a serious health condition.
 - · Caring for your own serious health condition.
 - Making arrangements for a family member's military deployment.
 - · Obtaining safe housing, care, and/or legal assistance in response to domestic violence, stalking, sexual assault, or sexual abuse.
- Covered employees are entitled to up to 12 weeks of paid family and medical leave per year. Individuals with serious health conditions caused by pregnancy complications or childbirth complications are entitled to up to 4 more weeks of paid family and medical leave per year for a total of 16 weeks.
- · Leave may be taken continuously, intermittently, or in the form of a reduced schedule.
- Leave will be paid at a rate of up to 90% of the employee's average weekly wage, based on a sliding scale. Employees may estimate their benefits by using the benefits calculator available at famli.colorado.gov.
- · You don't have to work for your employer a minimum amount of time in order to qualify for paid family and medical leave benefits.
- · If FAMLI leave is used for a reason that also qualifies as leave under the federal FMLA, then the leave will also count as FMLA leave used.
- · Employees may choose to use sick leave or other paid time off before using FAMLI benefits, but they are not required to do so.
- Employers and employees may mutually agree to supplement FAMLI benefits with sick leave or other paid time off in order to provide full wage replacement.

Filing Claims

- Employees will not be able to file for benefits until the last quarter of 2023. Benefits will be available starting January 2024. Instructions on how to apply for benefits will be available on famili.colorado.gov in the last quarter of 2023.
- Employees or their designated representatives apply for FAMLI benefits by submitting an application, along with required documentation, directly to the FAMLI Division. Employers cannot make employees apply for FAMLI benefits.
- Applications may be submitted in advance of the absence from work, and in some circumstances, they may be submitted after the absence has begun.
- Approved applications will be paid by the FAMLI Division within two weeks after the claim is properly filed, and every two weeks thereafter for the duration of the approved leave.
- Employees can appeal claim determinations to the FAMLI Division.
- · Individuals who attempt to defraud the FAMLI program may be disqualified from receiving benefits.

Job protection and continued benefits

- Employers must maintain health care benefits for employees while they are on FAMLI leave, and both the employer and the employee remain responsible for paying for those benefits in the same amounts as before the leave began.
- An employee who has worked for the employer for at least 180 days is entitled to return to the same position, or an equivalent position, upon their return from FAMLI leave.

Retaliation, Discrimination, and Interference Prohibited

- Employers may not interfere with employees' rights under FAMLI, and may not discriminate or retaliate against them for exercising those rights.
- Employees who suffer retaliation, discrimination, or interference may file suit in court, or may file a complaint with the FAMLI Division.

Other Important Information

- An employer may offer a private plan that provides the same benefits as the state FAMLI plan, and imposes no additional costs or restrictions. Private plans must be approved by the FAMLI Division.
- · Employees and employers are encouraged to report FAMLI violations to the FAMLI Division.



Pregnancy Rights of Employees

Non-Discrimination

Louisiana employers who employ more than twentyfive employees for each working day in each of twenty or more calendar weeks in the current or preceding calendar year are prohibited from discriminating against an applicant for employment or an employee with medical needs causing limitations arising from pregnancy, childbirth, and related medical conditions.

Reasonable Accommodations

Louisiana employers have a general duty to reasonably accommodate an employee's physical limitations caused by her pregnancy, unless the employer can demonstrate the accommodation would pose an undue hardship on the operation of its business. "Reasonable accommodation" may include but is not limited to:

- Making existing facilities readily accessible to and usable by an applicant or employee with covered limitations;
- Providing scheduled and more frequent or longer compensated break periods;
- Providing more frequent bathroom breaks;
- Providing a private place, other than a bathroom stall, for the purpose of expressing breast milk;
- Modifying food or drink policy;
- Providing seating or allowing the employee to sit more frequently if the job requires the employee to stand;

- Assistance with manual labor and limits on lifting;
 - Temporarily transferring the employee to a less strenuous or hazardous vacant position, if qualified;
- Providing job restructuring or light duty, if available;
 Acquiring or modifying equipment or devices
- Acquiring or modifying equipment or devices necessary for performing essential job functions; or
- Modifying work schedules.

Employer Obligations

In addressing an employee's pregnancy, childbirth, or related medical condition, Louisiana employers may not: • Refuse to promote her:

- Refuse to select her for a training program leading to promotion, provided she is able to complete the training program at least three months prior to the anticipated date of departure for her pregnancy leave;
- Discharge her from employment or from a training program leading to promotion;
- Discriminate against her in compensation or in terms, conditions, or privileges of employment;
- Deny the same benefits and privileges of employment given other non-pregnant persons, including the taking of disability or sick leave made available to temporarily disabled employees;
- Deny leave to her for a reasonable amount of time;
- Refuse to transfer her to a less strenuous or hazardous position, if so requested and if a policy, practice, or collective bargaining agreement is in place authorizing such a transfer.

The provisions of law detailed herein may be found in La. R.S. 23:341 and 23:342.

Complaints arising from these provisions of law may be made to the Louisiana Commission on Human Rights (LCHR). To learn more or to file a complaint online please visit the following site: https://gov.louisiana.gov/page// chr.

La. R.S. 23:342 states that this notice shall be posted in a conspicuous place in an area that is accessible to employees in an employer's place of business.

November 2021



VICTIMS OF DOMESTIC OR SEXUAL VIOLENCE

See Section 285.630, RSMo., and refer to Sections 285.625 to 285.670 RSMo. for definitions.

EMPLOYEES who are victims of domestic or sexual violence, or have a family or household member who is a victim of domestic or sexual violence, may take unpaid leave from work to address such violence by:

- Seeking medical attention for, or recovering from, physical or psychological injuries caused by such violence.
- Obtaining services from a victim services organization.
- · Obtaining psychological or other counseling.
- Participating in safety planning, temporarily or permanently relocating, or taking other actions to increase the safety of the employee or employee's family or household.
- · Seeking legal assistance or remedies to ensure health and safety.

In the case of domestic or sexual violence as defined by statute, an individual who works for a business with 50 or more employees is entitled to up to two workweeks of unpaid leave within any 12-month period to address the related matters above. An individual who works for a business employing 20 to 49 employees is entitled to up to one workweek of unpaid leave within any 12-month period to address such matters.

Leave may be taken intermittently or on a reduced work schedule. The employee shall provide to the employer 48 hours notice unless such notice is not practicable.

EMPLOYER:

- May request certification that the employee or member of family or household is a victim as described above.
- Must restore the employee to the position of employment held prior to the reporting of domestic or sexual violence or an equivalent position.
- Must maintain coverage for the employee and any family or household member under any
 group health plan for the duration of such leave at the level and under the conditions coverage
 would have been provided had the employee continued in the employment previously held.
- May, under many circumstances, recover from the employee the premium paid for maintaining coverage if the employee fails to return from leave after the leave period has expired.

Missouri Department of Labor and Industrial Relations is an equal opportunity employer/program. TDD/TTY: 800-735-2966 Relay Missouri: 711



LS -112 (01-23) AI



The New Jersey Family Leave Act (NJFLA) entitles certain employees to take up to 12 weeks of family leave in a 24-month period without losing their jobs

Employers generally must provide NJFLA leave if -

- > The EMPLOYER has at least 30 employees worldwide OR is a government entity, regardless of size;
- The EMPLOYEE has worked for that employer for at least 1 year, AND has worked at least 1,000 hours in the past 12 months; and
- The LEAVE is being taken to: > Care for or bond with a child within 1 year of the child's birth or placement for adoption or foster care;
- Note that the NJ Family Leave Act does not provide leave for the employee's own health condition, or who has been isolated or quarantined because of suspected exposure to a communicable disease (including COVID-19) during a state of emergency; or
- Certain employees may be eligible for additional leave under the federal Family and Medical Leave Act. Provide required care or treatment for a child during a state of emergency if their school or place of care is closed due to an epidemic of a communicable disease (including COVID-19) or other public health emergency.

Remedies may include money damages, an order to stop violating the Act, adoption of new policies and procedures, attorney's fees, and more.

To get more information or file a complaint, contact the **Division on Civil Rights**





NJCivilRights.gov #CivilRightsNJ



No one can retaliate against you for attempting to take or taking NJFLA leave, reporting NJFLA violations, or exercising other rights under the NJFLA

Employer Name:	Asahi Kasei America, Inc.
Employer State of Situs:	North Carolina
Name of Issuer:	Blue Cross Blue Shield of North Carolina
Plan Marketing Name:	Blue Options Asahi Kasei Enhanced Plan
Plan Year:	2024
Ten (10) Essential Health Benefit (EHB) Categories:
 Ambulatory patient services (outpatient care you get witho Emergency services Hospitalization (like surgery and overnight stays) 	ut being admitted to a hospital)

- Laboratory services

- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)

- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

- Pregnancy, maternity, and newborn care (both before and after birth)

Prescription drugs

- Preventive and wellness services and chronic disease management

- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

ltem	2020-2023 Illinois Essential H EHB Benefit	EHB Category	Benchmark Page # Reference	Employer Plan Covered Benefit?
1	Accidental Injury Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
5	Hospice	Ambulatory	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	Yes
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants - Human Organ Transplants [Including transportation & lodging]	Hospitalization	Pgs. 18 & 31	Yes

21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MHISUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MHISUD	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MHISUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MHISUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MHISUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MHISUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services	Pgs. 8, 9, 11, 12, 22, & 35	Yes

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.

Employer Name:	Asahi KASEl America, Inc.
Employer State of Situs:	North Carolina
Name of Issuer:	Blue Cross Blue Shield of North Carolina
Plan Marketing Name:	Blue Options Asahi Kasei Core PPO Plan
Plan Year:	2024

Ten (10) Essential Health Benefit (EHB) Categories:

Ambulatory patient services (outpatient care you get without being admitted to a hospital)

Emergency services

Hospitalization (like surgery and overnight stays)

- Laboratory services

Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)

Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

Pregnancy, maternity, and newborn care (both before and after birth)

Prescription drugs

- Preventive and wellness services and chronic disease management

- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

2020-2023 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)			Employer Plan	
ltem	EHB Benefit	EHB Category	Benchmark Page # Reference	Covered Benefit?
1	Accidental Injury Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
5	Hospice	Ambulatory	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	No
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/Ambulance	Emergency services	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes

21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MHISUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MHISUD	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MHISUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MHISUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MHISUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MHISUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Testsł Prostate- Specific Antigen Testsł Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
			P 10	
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
39 40		Preventive and Wellness Services Preventive and Wellness Services	Pg. 18 Pgs. 10 & 19	Yes
	Preventive Care Services		_	

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.

Employ	er Name:	Asahi KASEI America, Inc.			
Employ	er State of Situs:	North Carolina			
Name o	f Issuer:	Blue Cross	Blue Shield of North Carolina		
Plan Ma	arketing Name:	Blue Options A	sahi Kasei HDHP with HSA Fund		
Plan Ye	ar:		2024		
	Ten (1	10) Essential Health Benefit (EHB) Cate	egories:		
- Emerg - Hospit - Labora - Menta - Pediat - Pregna - Prescr - Preven	latory patient services (outpatient care you get withou ency services talization (like surgery and overnight stays) atory services al health and substance use disorder (MH/SUD) service ric services, including oral and vision care (but adult d ancy, maternity, and newborn care (both before and a iption drugs ntive and wellness services and chronic disease manage ilitative and habilitative services and devices (services al skills)	es, including behavioral health treatment (thi lental and vision coverage aren't essential hea after birth) gement	alth benefits)		
ltem	2020-2023 Illinois Essential H EHB Benefit	Health Benefit (EHB) Listin	g (P.A. 102-0630) Benchmark Page	Employer Plan Covered Benefit?	
1	Accidental Injury Dental	Ambulatory	# Reference Pgs. 10 & 17	Yes	
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes	
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes	
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes	
5	Hospice	Ambulatory	Pg. 28	Yes	
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	No	
7	Outpatient Facility Fee (e.g., Ambulatory Surgery	Ambulatory	Pg. 21	Yes	
8	Center] Outpatient Surgery Physician/Surgical Services	Ambulatory	Pgs. 15 - 16	Yes	
9	(Ambulatory Patient Services) Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes	
10	Prosthetics/Orthotics	Ambulatory		Yes	
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes	
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes	
13	Emergency Room Services	Emergency services	Pg. 7	Yes	
14	(Includes MH/SUD Emergency) Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes	
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes	
16	Breast Reconstruction After Mastectomy	Hospitalization	Pgs. 24 - 25	Yes	
17	Reconstructive Surgery	Hospitalization Pgs. 25 - 26, & 35		Yes	
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes	
19	Skilled Nursing Facility	Hospitalization Pg. 21		Yes	
20	Transplants - Human Organ Transplants [Including transportation & lodging]	Hospitalization	Pgs. 18 & 31	Yes	

21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MHISUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including	MHISUD	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MHISUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MHISUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MHISUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MHISUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31 - 32	Yes
36	Mammography - Screening	Preventive and Wellness Services	Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
		Rehabilitative and Habilitative Services	Pas. 12 - 13	Yes
41	Chiropractic & Osteopathic Manipulation	and Devices	1 93. 12 13	100

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.

Employer Name:	Asahi KASEl America, Inc.
Employer State of Situs:	North Carolina
Name of Issuer:	Blue Cross Blue Shield of North Carolina
Plan Marketing Name:	Blue Options Asahi Kasei Basic PPO Plan
Plan Year:	2024
Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)

- Emergency services

Hospitalization (like surgery and overnight stays)

- Laboratory services

- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)

- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

- Pregnancy, maternity, and newborn care (both before and after birth)

Prescription drugs

- Preventive and wellness services and chronic disease management

- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

ltem	2020-2023 Illinois Essential H EHB Benefit	EHB Category	Benchmark Page # Reference	Employer Plan Covered Benefit?
1	Accidental Injury Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing	Ambulatory	Pg. 11	Yes
3	Bone anchored hearing aids	Ambulatory	Pgs. 17 & 35	Yes
4	Durable Medical Equipment	Ambulatory	Pg. 13	Yes
5	Hospice	Ambulatory	Pg. 28	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Pgs. 23 - 24	No
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Pgs. 15 - 16	Yes
9	Private-Duty Nursing	Ambulatory	Pgs. 17 & 34	Yes
10	Prosthetics/Orthotics	Ambulatory	Pg. 13	Yes
11	Sterilization (vasectomy men)	Ambulatory	Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Pgs. 13 & 24	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/ Ambulance	Emergency services	Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy	Hospitalization Pgs. 2		Yes
17	Reconstructive Surgery	Hospitalization	Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Pg. 15	Yes
19	Skilled Nursing Facility	Hospitalization	Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes

21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MHISUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including	MHISUD	Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MHISUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MHISUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MHISUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MHISUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26 - 27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33		Preventive and Wellness Services	D 40.0.40	
	Contraceptive/Birth Control Services	Frevenuve and weimess pervices	Pgs. 13 & 16	Yes
34	Contraceptive/Birth Control Services Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 13 & 16 Pgs. 11 & 35	Yes Yes
34 35	Diabetes Self-Management Training and		-	
	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services Preventive and Wellness Services	Pgs. 11 & 35 Pgs. 31 - 32	Yes Yes
35 36	Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening	Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services	Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24	Yes Yes Yes
35 36 37	Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/	Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services	Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16	Yes Yes Yes Yes
35 36 37 38	Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services	Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16	Yes Yes Yes Yes Yes
35 36 37 38 39	Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services	Preventive and Wellness Services	Pgs. 11 & 35 Pgs. 31 - 32 Pgs. 12, 15, & 24 Pgs. 12 & 16 Pg. 16 Pg. 18	Yes Yes Yes Yes Yes Yes

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.



PAID LEAVE FOR ALL WORKERS ACT NOTICE

Employers must provide employees with up to 40 hours of paid leave for any reason.

Paid Leave

- Workers: Earn up to 40 hours of paid leave from work per year.
- Use: Workers can use paid leave for any reason of their choosing. Employers may not require workers to provide a reason for their paid leave request or require a worker to find a replacement worker.
- Accrual: Workers earn 1 hour of paid leave for every 40 hours they work. Employers may also provide workers with all paid leave hours at the start of the 12-month period (frontloading).
- Carryover: Workers rollover all unused accrued paid leave at the end of the year. Any unused frontloaded leave does not have to be carried over.

Retaliation is

prohibited: Penalties may apply to employers that take adverse action against workers who exercise their rights under this law.

Penalties

Workers may recover the amount they should have been paid for the leave, penalties, and other equitable relief.

Filing a Complaint

A worker may file a complaint with the Illinois Department of Labor alleging a violation of this Act by filling out a complaint form at **Jabor, Illinois, avy/paidleave**.

Existing Policy and Exclusions

Certain exceptions may apply for employers who already provide their workers with paid leave. There are also certain categories of workers that are not covered by the law.

See QR code for more information on how to file a complaint and applicable exceptions to the law.



For a complete text of the laws, visit our website at: www.labor.illinois.gov

For more information or to file a Complaint, contract us at: DOL.PaidLeave@illinois.gov

312-793-2600

THIS NOTICE MUST BE DISPLAYED IN A CONSPICUOUS PLACE ON THE PREMISES OF THE EMPLOYER WHERE OTHER NOTICES ARE POSTED.

Printed by the Authority of State of Illinois 12/23 IOCI 24-1010



8						
SETS MINIMUM WAGE IN CHICAGO (MCC 6-105)						
July 1, 2023 Effective Date	Large Employers	Small Employers	Youth Workers		Tipped Workers	
Min Wage	21 or more employees \$15.80	4 to 20 employees \$15.00	\$13.50	Large \$9.48	Small \$9.00	Youth \$8.10
Overtime Min Wage	\$23.70	\$22.50	\$20.25	\$17.38	\$16.50	\$14.85

All Domestic Workers must receive at least the \$15.80 minimum wage. If the tipped wage plus tips does not equal the minimum wage, the Employer must make up the difference.

PAID SICK LEAVE

REQUIRES PAID LEAVE FOR MEDICAL OR SAFETY REASONS (MCC 6-105)

Γ	Employers must provide Employees with Paid Sick Leave (PSL) to care for themselves or a family member if they work at least 80 hours within any 120-day period.					
	Earning Leave	Using Leave	Carrying Over			
	1 hour of PSL for every 40 hours worked (up to 40 hours in a 12- month period) may be accrued.	Up to 40 hours first year (up to 60 hours during the second 12-month period) may be used.	One half of PSL hours can be carried over between 12 month periods (up to 20 hours). In certain cases, up to 40 hours may be carried over.			

WAGE THEFT

FORBIDS THE THEFT OF WAGES AND BENEFITS (MCC 6-105)

Wage Theft		Violations and Fines	
•	Wage Theft means the non-payment of wages, including paid time off or other paid benefits Employers must pay Employees on time	•	Employees can recoup unpaid wages plus damages Violators may be subject to fines or civil actions

HUMAN TRAFFICKING

WORKERS ARE PROTECTED UNDER CHICAGO AND ILLINOIS LAW

If you or someone you know is being forced to engage in any activity or forced to work, cannot leave, is having their wages taken, has had their passport or ID taken away, or is being threatened with deportation if they don't work, Call the National Human Trafficking Hotline 1-888-373-7888 or Text "HELP" to 233733 to access free help and services.

Available at all times in 160 languages and operated by a nongovernmental organization.

FILE A COMPLAINT

Call 311, use the CHI 311 app, or file a Complaint Form at Chicago.gov/LaborStandards.



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For further detail, including a full list of exempted Employees, visit <u>Chicago.cov/LaborStandards</u> or contact the Office of Labor Standards at <u>bacplaborstandards@cityofchicago.org</u> or 312-744-2211.

This Notice must be displayed in a conspicuous place at the place of employment and provided with each Covered Employee's first paycheck. Retailation is prohibited. Notice effective on July 1, 2023. Last updated July 1, 2023.