



February 20, 2019

<<Contact Attn>>
<<Base Group Name>>
<<Contact Str Addr>>
<<Contact Optin Line>>
<<Contact City>>, <<Contact State>> <<Contact Zip>>

Dear <<Contact Name>>,

Enclosed you will find the COSE Health and Wellness Trust (COSE MEWA) annual notice of health benefit reminders. This notice includes important information about the following benefits:

- Newborns' and Mothers' Health Protection Act (NMHPA)
- Health Insurance Portability and Accountability Act (HIPAA) Privacy Policy
- Women's Health and Cancer Rights Act (WHCRA)
- Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA)
- Children's Health Insurance Program Reauthorization Act (CHIPRA)
- Michelle's Law
- Genetic Information Nondiscrimination Act (GINA)

As you have been made aware in your participation agreement for the COSE MEWA, you are considered by the Employee Retirement Income Security Act of 1974 (ERISA) to be the plan sponsor of your health benefit plan. As such, you are responsible for certain duties including communicating certain benefit updates and notices to your plan participants. The included reminders are in support of your fulfillment of these obligations.

Please distribute copies of this notice to each of your plan participants. If you have questions about this notice or its distribution, please contact your broker or Medical Mutual Sales representative.

Sincerely,

A handwritten signature in black ink that reads "Chad Hamman". The signature is written in a cursive style and is contained within a thin black rectangular border.

Chad Hamman
Vice President, Membership Development & Service
Council of Smaller Enterprises (COSE), A program of the Greater Cleveland Partnership