

HIPAA OPT-OUT NOTICE
CONCERNING THE MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT

State and local governmental plans must generally comply with Federal law requirements in title XXVII of the Public Health Service Act. However, these plans are permitted to elect an exemption from the requirements listed below for any part of the plan that is “self-funded,” rather than provided through a health insurance policy.

Palm Beach County Fire Fighters Employee Benefit Fund (“Fund”) has elected to exempt the Fund from the following requirements:

- Protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan.

The exemption from these Federal requirements will be in effect for the plan year beginning January 1, 2022 and ending December 31, 2022. The election may be renewed for subsequent plan years.

Provisions of the Plan Document, including the Mental Health Benefits and Substance Use Disorder and Chemical Dependency Benefits provisions, are subject to this election by the Fund.

Though the Fund has elected to opt-out of these requirements, the Fund shall still provide protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan.
