

Teamsters and Food Employers Security Trust Fund

P.O. Box 1121
Alhambra, CA 91802-1121
(626) 284-4792

TO: ALL PARTICIPANTS

FROM: BOARD OF TRUSTEES
TEAMSTERS AND FOOD EMPLOYERS
SECURITY TRUST FUND

RE: NEWBORN'S DISCLOSURE ACT

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 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).

Trust benefits are always subject to applicable annual deductibles and co-insurance provisions under the Plan.

If you have any questions please contact Southwest Administrators, Inc. at (877) 350-4792, or (626) 284-4792.

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