

**NEW ORLEANS EMPLOYERS-
INTERNATIONAL LONGSHOREMEN'S ASSOCIATION, AFL-CIO WELFARE PLAN
AND SUMMARY PLAN DESCRIPTION FOR NON-MEDICARE ELIGIBLE
RETIREES AND DEPENDENTS
EFFECTIVE OCTOBER 1, 2010**

To All Participants:

Notice of Rights Under Newborns' and Mothers' Health Protection Act of 1996

This federal law provides protections for mothers and their newborn children relating to the length of their hospital stay following childbirth as described in this notice. Health plans that provide maternity benefits may not restrict a mother's or newborn's benefits for a hospital length of stay that is connected to childbirth to less than 48 hours following a vaginal delivery or 96 hours following a caesarean section, or require a health care provider to obtain authorization from the health plan (or utilization review company) for a length of stay that does not exceed these periods. However, the attending provider may decide, after consulting with the mother, to discharge the mother or newborn child earlier.

Please keep this Notice with your Summary Plan Description for future referral at any time.