NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT NOTICE

Group health plans, like the REI Saver and the REI Choice Plan options under the REI Full Benefit Plan, the REI Access Plan, and health insurance issuers, like Kaiser, 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 issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

For more information, contact the Employee Service Center at 1-800-999-4734 or see the Summary Plan Description for the REI Full Benefit Plan or the REI Access Plan, both available at foryourbenefit-REI.com.