



HIPAA Special Enrollment Rights Notice – Ryman Hospitality Properties Employee Health and Welfare Plan

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in the Ryman Hospitality Properties Employee Health and Welfare Plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Also, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in the Ryman Hospitality Properties Employee Health and Welfare Plan. You must request enrollment within 31 days after your marriage, or the birth, adoption, or placement for adoption.

The plan also will allow a special enrollment opportunity if you or your eligible dependents either:

- lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- become eligible for a state premium assistance program under Medicare or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 31 – from the date of the Medicare/CHIP eligibility change to request enrollment in the plan. Note that this 60-day extension doesn't apply to enrollment opportunities other than the Medicare/CHIP eligibility change.

To request special enrollment or learn more, contact Your Benefits Resources (YBR) at 1-888-GET-YBR1 (1-888-438-9271). You also can log on to YBR at www.ybr.com/ryman. Note that you will be required to submit documentation related to the special enrollment event.