



NOTICE CONCERNING SPECIAL ENROLLMENT PERIODS UNDER THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)

Special enrollment periods are allowed due to certain losses of other coverage and changes in family status. A special enrollment period is allowed due to loss of other coverage if you:

- Declined coverage when you first became eligible for it and, if required by the Plan Administrator, stated in writing that coverage was declined due to the existence of other coverage;
- Have now lost the other coverage and request enrollment within 30 days after losing the other coverage.

NOTE: Loss of other coverage as the result of failure to pay required contributions, or for cause (such as making a fraudulent claim), does not entitle a person to special enrollment rights under HIPAA.

A special enrollment period is allowed due to a change in family status if you are an eligible employee who has gained a dependent through marriage, birth, adoption, or placement for adoption. In this situation, the special enrollment period is allowed for you and your eligible dependents. The special enrollment period will be 31 days beginning on the date you gain at least one eligible dependent for one of the reasons listed.

“Other coverage” for the purposes of determining if a special enrollment period will be allowed is defined as:

- Group health coverage which ended because the employer ceased paying the contribution for it; or
- Group health coverage which ended due to a loss of eligibility caused by legal separation, divorce, death, termination of employment, or reduction in work hours; or COBRA continuation coverage which has been exhausted.

For persons enrolled during a special enrollment period due to a change in family status, coverage will begin:

- On the date of marriage, if the special enrollment period is due to marriage;
- On the new dependent’s date of birth, if the special enrollment period is due to the birth of a child;
- On the date the new dependent is adopted or placed for adoption if the special enrollment period is due to adoption or placement for adoption.

A special enrollment period is allowed due to a court or administrative order if the order requires a parent to provide health benefit plan coverage for a child, and the parent is eligible for dependent's coverage under the Plan.

If the eligible parent fails to enroll the child, he or she may be enrolled by the other parent or by the Department of Human Resources of the state in which the child resides. Dependent's coverage for the child will begin on the date he or she is enrolled under the terms of the order, or on the date specified in the order, if later.

A newborn is covered from the moment of birth if dependents' coverage is already in effect on the date the child is born, or if you enroll for dependents' coverage during a special enrollment period due to the child's birth. An adopted child is covered from the date of placement or adoption if your dependents' coverage is already in effect on that date, or if you enroll for dependents' coverage during a special enrollment period due to the placement or adoption.