

GROUP PLANS HIPAA NOTICE OF SPECIAL ENROLLMENT RIGHTS

You are eligible to participate in a group health plan. To participate, you must enroll and pay the costs if required by your employer. The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions for workers and dependents that allow you to have special enrollment rights should you acquire a new dependent or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

HIPAA allows you special enrollment rights in a group health plan according to the following guidelines:

Loss of other coverage (excluding Medicaid or a State Children's Health Insurance Program)

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 60 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of coverage for Medicaid or a State Children's Health Insurance Program

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a State Children's Health Insurance Program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a State Children's Health Insurance Program.

New dependent by marriage, birth, adoption or placement for adoption

If you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 60 days after the marriage, birth, adoption or placement for adoption.

Eligibility for Medicaid or a State Children's Health Insurance Program

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a State Children's Health Insurance Program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

Notice

If you decline enrollment for yourself or for an eligible dependent, your employer may require that you complete the *Waiver of Medical Coverage* form. If you do not complete the form, you and your dependents may not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption or placement for adoption or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a State Children's Health Insurance Program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period unless special enrollment rights apply because of a new dependent by marriage, birth, adoption or placement for adoption or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a State Children's Health Insurance Program with respect to coverage under this plan.

To request special enrollment or to obtain more information about the plan's special enrollment provision, contact your employer's authorized representative or call Christopher S Kudryk at **1-732-333-1976**.