

Notice of Special Enrollment Rights

(Provide to all eligible employees at open enrollment)

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides employees with additional opportunities to enroll in a group health plan if they experience a loss of other coverage or certain life events. If you are declining coverage at this time for either yourself or your eligible dependents, you may be able to enroll yourself and/or your eligible dependents in this coverage at a later date if there is a loss of other coverage. You must request enrollment, enroll, and provide any required supporting documentation within 30 days of the date your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, you may be able to enroll yourself and your eligible dependents if you have a qualifying life event (e.g. change in marital status, birth or adoption of a child, death of a dependent, or change in employment status). Again, eligible employees must request enrollment, enroll, and provide any applicable required supporting documentation within 30 days of the qualifying life event.

If you are declining coverage at this time for either yourself or your eligible dependents while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and/or your eligible dependents in this coverage at a later date if you or your dependents lose eligibility for that coverage. However, you must request enrollment within 60 days after your or your dependents' Medicaid or CHIP coverage ends. If you or your children are eligible for Medicaid or CHIP and you are also eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from their Medicaid or CHIP programs. However, you must request enrollment within 60 days after you or your dependents become eligible for premium assistance. To request special enrollment or obtain more information, contact human resources or the designated benefits representative, or visit www.healthcare.gov.