

IMPORTANT INFORMATION REGARDING YOUR RIGHTS AND RESPONSIBILITIES THROUGH THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT (HIPAA)

Declining enrollment in your employer's health plan when initially eligible may eliminate your opportunity to join the plan at a later date. Exceptions are made if you experience a special enrollment situation. The following outlines a number of instances which would be classified as special enrollment:

1. Loss of coverage due to:

Termination of employment for spouse carrying coverage.
Reduction in hours for spouse carrying coverage
Employer contribution ends.
Divorce or legal separation.
No Longer eligible for coverage under another plan.
COBRA was exhausted.

2. Special rules for dependents:

Covered employees may add dependents as the result of marriage or the birth or adoption of a child.

Eligible but not covered employees may add self and dependents as the result of marriage or the birth or the adoption of a child.

In all cases, it is your responsibility to apply for coverage within 30 days of the event. Coverage becomes effective the first of the following month except for newborns or adopted children. Newborns are effective on the date of birth and the date of adoption or placement is the effective date for adoptees.

Periods of benefit exclusion on anything that can be considered a pre-existing condition may be shortened or eliminated if you have been covered under another health insurance plan, providing you did not experience a lapse in coverage for more than 63 days. The lapse in time does not include any waiting period you must go through to get on your employer's plan. You need to submit a certificate of coverage from your prior plan to the current plan administrator as documentation of previous coverage.

If you have any questions or would like additional information on more specific details on HIPAA, please contact your plan administrator.