

HIPAA Special Enrollment Rights

Mid-Year Changes to Your Medical Plan Elections

IMPORTANT: After the current open enrollment period closes, you generally will not be permitted to change your benefit elections or add/ delete dependents until next year's open enrollment unless you experience a "Special Enrollment Event" or a "Mid-Year Change in Status."

Special Enrollment Event: If you are declining enrollment for yourself and/or your dependents, including your spouse, because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for your other coverage (or if the employer stops contributing toward your or your dependent's other coverage). However, you must request enrollment within **31 days** after you or your dependent's other coverage ends or after the employer stops contributing toward the other coverage.

In addition, if you gain a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

You and your dependents may also enroll in this plan if:

- You (or your dependents) have coverage through Medicaid or the state Children's Health Insurance Program (CHIP) and lose eligibility for that coverage; however, you must request enrollment within **60 days** after the Medicaid or CHIP coverage ends; or
- You or your dependents become eligible for a premium assistance program through Medicaid or CHIP; however, you must request enrollment within **60 days** after you or your dependents are determined to be eligible for such assistance.

Mid-year Change in Status Event: The following events may allow certain changes in benefits mid-year, if permitted by the Internal Revenue Service:

- Change in legal marital status (e.g., marriage, divorce/legal separation, death)
- Change in number or status of dependents (e.g., birth, adoption, death)
- Change in employee/spouse/dependent's employment status, work schedule, or residence that affects eligibility for benefits
- Coverage of a child due to a qualified medical child support order
- Eligibility or loss of eligibility for Medicare or Medicaid
- Certain changes in the cost or composition of coverage, or curtailment of coverage, of the employee's or spouse's plan
- Changes consistent with special enrollment rights and FMLA leaves
- You must notify Employee Relations in writing within **31 days** of the mid-year change in status. Changes become effective on the first day of the month following the approved change in status event (except for newborn and adopted children, who are covered retroactively to the date of birth, adoption, or placement for adoption).