

GENERAL NOTICE OF SPECIAL ENROLLMENT RIGHTS

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), your group health plan is required to provide you this notice explaining your group health plan's procedures for your special enrollment rights.

Your Special Enrollment Rights:

If you are declining enrollment for yourself 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 at a later date if you or your dependents lose eligibility for that other coverage (other than for failure to pay premiums or for cause) or if the employer stops contributing towards your or your dependent's other coverage. You may be able to enroll yourself and your dependents in this plan at a later date if you or your dependents lose eligibility for that other coverage because a claim is incurred that would meet or exceed a lifetime limit on all benefits under that other coverage. However, you must request enrollment in the plan within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

If you are declining enrollment for yourself or your dependents because of coverage under a Medicaid plan or a state child health plan, you may be able to enroll yourself and your dependents in this plan at a later date if you or your dependents lose eligibility for that other coverage (other than for failure to pay premiums or for cause). However, you must request enrollment in the plan within 60 days after you or your dependents' coverage ends under the Medicaid plan or state child health plan.

If you are declining enrollment for yourself or your dependents, you may be able to enroll yourself and your dependents in this plan at a later date if you or your dependents become eligible for a state premium assistance subsidy under a Medicaid plan or state child health plan to use towards coverage under the plan. However, you must request enrollment in the plan within 60 days after the date you or your dependents are determined to be eligible for such assistance.

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents in the plan. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request a special enrollment or obtain more information, contact your plan administrator.