

SPECIAL ENROLLMENT NOTICE

As required by the Health Insurance Portability and Accountability Act of 1996

This notice is being provided to insure that you understand your right to apply for group health insurance coverage. You should read this notice even if you plan to waive coverage at this time.

Loss of Other Coverage

If you do not apply for coverage for yourself or your dependents (including your spouse) because you have other health insurance coverage at this time, you and your dependents may be entitled to enroll yourself and your dependents in this plan at a later date if that coverage is lost. However, you must request enrollment within 30 days after the other coverage ends.

Example: You waived coverage because you were covered under a plan offered by your spouse's employer. Your spouse terminates his employment. If you notify your employer within 30 days of the date coverage ends, you and your eligible dependents may apply for coverage under this health plan.

Marriage, Birth or Adoption

If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Example: When you were hired by this employer, you were single and chose not to elect health insurance benefits. One year later, you marry. You and your eligible dependents are entitled to enroll in this group health plan. However, you must apply within 30 days from the date of your marriage.

*Note: If you and your eligible dependents enroll during a **special enrollment period**, as described above, you are not considered a late enrollee. Therefore, your group health plan may not require you to wait the annual open enrollment period to enroll.*