

NOTICE OF CERTAIN SPECIAL ENROLLMENT PERIODS

To: Employees Who Are Eligible to Participate in the Group Health Plan

Re: Special Enrollment Periods

Loss of Other Coverage

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 if you or your dependents lose eligibility for that other coverage (or if the employer offering that other coverage stops contributing toward your or your dependents' other coverage). However, you need to state in writing at the time that you decline enrollment that you are declining because of other coverage, and you must request special enrollment within 30 days after your or your dependents' other coverage ends (or after the employer offering that other coverage stops contributing toward the other coverage).

New Dependent

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

Medicaid or State Sponsored Children Health Insurance Program ("CHIP")

Special enrollment also is allowed for you and your dependents who are eligible for coverage but not enrolled if:

- 1) Your or your dependent's Medicaid or CHIP coverage is terminated as a result of loss of eligibility and you request enrollment within 60 days after that termination, or
- 2) You or your dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP, and you request enrollment within 60 days after eligibility is determined.

To request special enrollment or obtain more information, contact your human resources representative.