

HIPAA Special Enrollment Rights

If you are declining enrollment for medical benefits for yourself or your eligible dependents because of other health insurance or group health plan coverage, you may be able to enroll yourself and your eligible dependents in the medical benefits coverage provided under the Plan if you or your eligible dependents lose eligibility for that other coverage. An associate and his or her dependents lose other health insurance coverage if:

- you or a dependent had other health insurance coverage at the time coverage under the Plan medical benefits coverage was previously offered, and
- you previously declined coverage under the Plan medical benefits, and either
 - your other coverage was COBRA coverage that has been exhausted, or
 - your other coverage was not COBRA coverage and the other coverage was terminated because of a loss of eligibility for that coverage (such as a result of divorce, death, termination of employment or other factors identified in IRS regulations), or employer contributions towards the other coverage were terminated.

In addition, an associate who is eligible, but has not enrolled in the Plan medical benefits coverage may enroll when he or she gets married or upon the birth, adoption or placement for adoption of a child, even if the new dependent does not enroll for coverage.

- If you are enrolled, your spouse may enroll at the time of marriage or upon the birth, adoption or placement for adoption of a child, even if the child does not enroll for coverage.
- A child who becomes a dependent as a result of marriage, birth, adoption or placement for adoption may be enrolled, but only if you enroll or are already enrolled.

You must request enrollment within 31 days of the loss of coverage or the marriage, birth, adoption, or placement for adoptions of a child or you will need to wait until the next open enrollment period or, if earlier, the occurrence of another qualified life event in order to make any election changes.

(Extended timeframe may apply: Extended timeframe may apply if event occurs during the “Outbreak Period” for **COVID-19** – deadline applies to events that occur from March 1, 2020 and is extended until 31 days after the “Outbreak Period” ends (as yet to be determined). Contact the Benefits Service Center with any questions and for more information, 877-869-5182.)

The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) expands special enrollment rights under the Plan medical benefits coverage. An eligible associate and/or dependent may be able to enroll during a special enrollment period. A special enrollment period is not available to an associate and his or her dependents if coverage under the prior plan was terminated for cause, or because premiums were not paid on a timely basis. A special enrollment period applies for an associate and/or dependent who did not enroll during the Initial Enrollment Period or Open Enrollment Period if the following are true:

- The associate and/or dependent had existing health coverage under Medicaid or Children's Health Insurance Program (CHIP) at the time they had an opportunity to enroll during the Initial Enrollment Period or Open Enrollment Period; and coverage under the prior plan ended because the associate and/or dependent loses eligibility under Medicaid or Children's Health Insurance Program (CHIP).
- The associate previously declined coverage under the Plan, but the associate and/or dependent becomes eligible for a premium assistance subsidy under Medicaid or Children's Health Insurance Program (CHIP).

Coverage will begin only if the Plan receives the completed enrollment form and any required premium within 60 days of the date coverage ended or the date of determination of subsidy eligibility. **(Extended timeframe may apply:** Extended timeframe may apply if event occurs during the “Outbreak Period” for **COVID-19** – deadline applies to events that occur from March 1, 2020 and is extended until 60 days after the “Outbreak Period” ends (as yet to be determined). Contact the Benefits Service Center with any questions and for more information, 877-869-5182.)