Notice of HIPAA 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 if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

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. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Effective April 1, 2009, if either of the following two events occur, you will have 60 days from the date of the event to request enrollment in your employer's plan:

- Your dependents lose MEDICAID or CHIP coverage because they are no longer eligible
- Your dependents become eligible for a state's premium assistance program

To take advantage of special enrollment rights, you must experience a qualifying event and provide the employer plan timely notice of the event and your enrollment request.

To request special enrollment or obtain more information, contact Scott Chappell 724-694-1401 x1404.