



## **Notice of Special Enrollment Rights**

If you do not enroll yourself, your spouse or your dependents when first eligible under the Plan because of other health coverage, you may be eligible to enroll in the Plan without waiting for the next open enrollment.

If the other coverage was COBRA coverage, special enrollment will be available only if the coverage is lost because the COBRA rights are exhausted (but not, for example, if you, your spouse or dependents simply stop paying premiums).

If the other coverage is non-COBRA coverage, special enrollment will be available if the employer sponsoring the other coverage stops contributing towards that coverage, or if coverage ends because of a loss of eligibility (by, for example, legal separation, divorce or loss of dependent status). Losing coverage for other reasons, including failure to pay premiums and for cause, such as for filing a false claim for benefits, will not entitle you to special enrollment.

Special enrollment must be requested within 31 days after your, your spouse's or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

If you are participating in the Plan and during the year you acquire a new dependent by birth, marriage, adoption, or placement for adoption, your dependent will be eligible for special enrollment.

If you are not participating in the Plan, but are eligible to do so, and during the year you acquire a new dependent by birth, marriage, adoption, or placement for adoption, you, your spouse and your dependents may be eligible for special enrollment. You could enroll without enrolling your spouse and dependent children, or you and your spouse could enroll without enrolling your dependent children. But your spouse or dependent children may not enroll if you do not.

You must request special enrollment within 31 days of marriage and within 60 days of the relevant birth, adoption, or placement for adoption. Enrollments following a birth, adoption, or placement for adoption will be effective as of the date of the event. Any other enrollment will be effective as stated in the Plan.