

HIPAA Special Enrollment Rights Notice

If you are declining enrollment either for yourself or for 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 coverage or your dependents' coverage). However, you must request enrollment within **31 days** after the date your coverage, or your dependents' 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.

*Documentation is required for each life event within 31 days from the life event.