

# INTERNATIONAL GROUP PLANS NOTICE OF SPECIAL ENROLLMENT RIGHTS

You are eligible to participate in group health plans. To participate, you must enroll and pay the costs if required by your employer. The Health Insurance Portability and Accountability Act of 1996 (HIPAA) includes provisions for workers and dependents that allow you to have special enrollment rights should you acquire a new dependent or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

HIPAA allows you special enrollment rights in group health plans according to the following guidelines:

## **Loss of other coverage (excluding Medicaid or a State Children's Health Insurance Program)**

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, 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 60 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

## **Loss of coverage for Medicaid or a State Children's Health Insurance Program**

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a State Children's Health Insurance Program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a State Children's Health Insurance Program.

## **New dependent by marriage, birth, adoption or placement for adoption**

If you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 60 days after the marriage, birth, adoption or placement for adoption.

## **Eligibility for Medicaid or a State Children's Health Insurance Program**

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a State Children's Health Insurance Program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

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### **Important Warning**

If you decline enrollment for yourself or for an eligible dependent, you and your dependents may be entitled to special enrollment rights upon a loss of other coverage as described above, and you may have special enrollment rights when you have a new dependent by marriage, birth, adoption or placement for adoption or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a State Children's Health Insurance Program with respect to coverage under this plan, as described above.

To request special enrollment or to obtain more information about the plan's special enrollment provision, contact your employer's authorized representative.