

SPECIAL ENROLLMENT EVENTS

Loss of Eligibility for Other Coverage

If you declined enrollment for you or your dependents (including your spouse) in the Plan, and you sign this enrollment waiver form, you may be able to enroll your dependents and you in the Plan if you or your dependents subsequently lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage).

Marriage, Birth, Adoption or Placement for Adoption

You, your spouse and your new dependents may be permitted to special enroll because of marriage, birth, adoption, or placement for adoption.

Eligibility or Loss of State Assistance

A special enrollment right also arises for you and your dependents who lose coverage under a State Children's Health Insurance Program (CHIP) or Medicaid, or who are eligible to receive premium assistance under those programs.

PERMITTED ELECTION CHANGE EVENTS

Change in Status

Qualifying changes in status include events that change your legal marital status or the number of your dependents. Qualifying changes in status also include the following events that cause you, your spouse, or your dependent to become (or cease to be) eligible under the Plan: changes in employment status; a change in place of residence; and your dependent attaining a certain age or any similar circumstance.

Significant Cost or Coverage Changes

A change in cost means a significant increase or decrease in your cost for an option offered under the Plan that occurs during the year. A change in coverage means the addition of a new benefit option, the elimination of an existing benefit option, or a significant change in an existing benefit under the Plan, or the plan in which your dependents (including your spouse) are enrolled.

Judgment, Decree, or Order

If a court has ordered you to cover a spouse or minor children, you must add the spouse and minor children as directed in the court order.

Loss of Entitlement to Medicare or Medicaid

If you, your spouse, or your dependent who has been entitled to coverage under Medicare or Medicaid loses eligibility for such coverage, you may be permitted to enroll or increase coverage for the same individual under the Plan.

SUPPORTING DOCUMENTS MUST BE PROVIDED TO PROVE THESE EVENTS OCCURRED