

Notice of Pre-existing Condition Limitations

GuideStone Financial Resources of the Southern Baptist Convention

Group Plans

You are eligible to participate in the Group Plans health care 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 who have pre-existing medical conditions or might suffer discrimination in health coverage based on a factor that relates to one's health. For persons under age 19, pre-existing condition limitations were removed by the Patient Protection and Affordable Care and Reconciliation Acts of 2010.

RULES ON PRE-EXISTING MEDICAL CONDITIONS

- A pre-existing condition is any condition (whether physical or mental) for which medical advice, diagnosis, care or treatment was recommended or received within the six month period before the hire date of a new employee or the coverage effective date of a special or late enrollee.
- A pre-existing condition limitation may not last for more than 12 months after the enrollment date.
- The 12-month waiting period is reduced by the number of days you participated in another health care plan (*creditable coverage*) provided there has not been more than a 63-day break in coverage. Creditable coverage includes participation in a group health plan, dependent coverage, individual health insurance coverage, a state health benefits risk pool, Medicare, or Medicaid.

CERTIFICATE OF CREDITABLE COVERAGE

The pre-existing condition limitation period is shortened when you provide a *Certificate of Creditable Coverage* or reasonable evidence of prior coverage under a group health plan, health insurance policy, state health benefits risk pool, Medicare, or Medicaid. Most group health plans, health insurers, and HMOs automatically issue these certificates when coverage ends. In addition, plans, insurers, and HMOs are required to provide these certificates upon request.

If you have difficulty securing a *Certificate of Creditable Coverage*, contact your employer's authorized benefits representative.

Employer: Copy this notice as necessary and distribute to all employees.