

# Notice of Special Enrollment Rights

## Group Plans

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You are eligible to participate in the Group Plans 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 decline enrollment when you are initially eligible.

HIPAA allows you special enrollment rights in our healthcare plans according to the following guidelines.

**Rule 1: Delayed enrollment**

If you initially decline enrollment for yourself or your dependent(s) (including your spouse) due to other health care coverage, in the future you may be able to enroll in this plan, provided that you enroll within 30 days after you lose other coverage.

**Rule 2: Life-changing events**

If you add a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependent(s) in this plan, provided that you enroll within 60 days after the event.

If you would like more information about the plan's special enrollment provisions, contact your employer's authorized benefits representative.

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