HIPAA Special Enrollment Rights

This notice is being provided so that you understand your right to apply for group health insurance coverage outside of open enrollment period. You should read this notice regardless of whether or not you are currently covered under the Group Health Plan. The Health Insurance Portability and Accountability Act (HIPAA) requires that employees be allowed to enroll themselves and/or their dependent(s) in an employer’s Group Health Plan under certain circumstances, described below, provided that the employee notified the employer within 30 days of the occurrence of any following qualifying events:

- Loss of health coverage under another employer plan (including exhaustion of COBRA coverage);
- Acquiring a spouse through marriage; or
- Acquiring a dependent child through birth, adoption, placement for adoption, or foster care placement.

To request special enrollment or obtain more information, please contact your plan administrator within 30-days of your qualifying event.