

Special Enrollment Rights Notice

Federal Law (called HIPAA) requires that we tell you about a very important provision in the plan, your right to enroll under "special enrollment provisions" if you acquire a new dependent, or if you or an eligible dependent decline coverage under this plan because of alternative coverage and later such coverage terminates.

Special enrollment provisions

Rule #1 - Loss of other coverage.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage and indicate that reason in writing when declining coverage, you may be able to enroll yourself and/or your dependents in this plan should the other coverage terminate or employer contributions for that coverage terminate. However, you must request enrollment within 31 days after you or your coverage ends or employer contributions stop, and meet certain other conditions described in your group policy.

This rule also includes people who request enrollment under the plan within 60 days after the loss of eligibility for Medicaid, including BadgerCare Plus or Children's Health Insurance Program (CHIP); or people who request enrollment under the plan within 60 days after eligibility for premium assistance subsidy under Medicaid, including BadgerCare Plus or CHIP has been determined.

Rule #2 - Marriage, birth or adoption.

In addition, if you have a new dependent as a result of marriage, birth adoption or placement for adoption, you might be able to enroll yourself, your spouse, and your newly acquired dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption, and that you meet certain other important conditions described in your group policy. (Under Wisconsin law, additional time for enrollment is available for certain situations: notice of a newborn shall be given as soon as possible and within one year, and notice of adopted child shall be given within 60 days of adoption or placement.)

Important warning – If you are declining enrollment for yourself or your dependents, you must complete the attached Agreement to Decline Coverage. On the form, you are required to state the reason for declining enrollment and identify other coverage you have. If you fail to complete the form, neither you nor your dependents will be entitled to the special enrollment rights described in Rule #1 above. Without these special enrollment rights, you may apply at any time, but your coverage will not be effective until your group's annual enrollment date. In addition, anyone whom you enroll during an annual enrollment, will be treated as a "late enrollee" unless that person happens to be entitled to special enrollment during the annual enrollment period.

Regardless of whether you complete the form, you will have the rights described in Rule #2, in cases of marriage, birth, adoption or placement for adoption.

To request special enrollment or to obtain more information, contact your employer.