State and School Employees' Health Insurance Plan

NOTICE OF ENROLLMENT RIGHTS

If you have declined health insurance coverage for yourself or your dependents (including your spouse) because of other health insurance coverage, you will be eligible to enroll yourself or your dependents in the State and School Employees' Health Insurance Plan (Plan) during an annual open enrollment period. A dependent may be enrolled only if you are enrolling yourself or you are already enrolled in the Plan. Open enrollment periods will be in October of each year for a January 1 coverage effective date.

You may also be eligible to enroll yourself or your dependents if one of the following special events occur:

Special Enrollment Following Loss of Other Coverage - If you declined coverage for yourself or your dependent(s) because you have other health insurance coverage through your spouse's employer, under an individual health insurance policy, or under COBRA or other continuation coverage through a former employer, you will be eligible to enroll if your coverage under that plan is terminated. You must apply for coverage for yourself/your dependent(s) within 60 days of losing other coverage. Loss of coverage must be due to one of the following events:

- You or your dependent becomes ineligible for coverage under another group health plan or health insurance coverage. Loss of coverage due to non-payment of premiums does not qualify for this special enrollment period.
- The employer contribution for the other group health plan was terminated.
- When you declined coverage for yourself and/or your dependent, you or your dependent had COBRA continuation under another group health plan and the COBRA continuation coverage has been exhausted.

Special Enrollment Upon Marriage, Birth, or Adoption of Dependent - If you declined coverage for yourself, you will be eligible to enroll in this Plan if you apply for coverage within 60 days of marriage, birth, adoption, placement in anticipation of adoption, legal guardianship, or a Qualified Medical Child Support Order (Qualifying Events). You must apply for coverage for yourself **and** the newly-acquired dependent within 60 days of the Qualifying Event. You may also apply for coverage for any other eligible dependent at this time.

The *Plan Document* contains more specific details on your enrollment rights.