

## Special Enrollment Rights

Under the special enrollment provisions of HIPAA, you may be eligible, in certain situations, to enroll in a City of Salem medical plan during the year, even if you previously declined coverage. This right extends to you and all eligible family members.

- ❖ Effective April 1, 2009, you will be eligible to enroll yourself and eligible dependents if either of two events occur:
  - You or your dependent loses Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible.
  - You or your dependent qualifies for state assistance in paying your employer group medical plan premiums.

Regardless of other enrollment deadlines, you will have 60 days from the date of the Medicaid/CHIP event to request enrollment in the City of Salem medical plan.

Please note that special enrollment rights allow you to either:

- Enroll in your current medical coverage; or
  - Enroll in any medical plan benefit option for which you and your dependents are eligible.
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- ❖ You will be eligible to enroll yourself (and eligible dependents) if, during the year you or your dependents have lost coverage under another plan because:
    - Coverage ended due to termination of employment, divorce, death, or a reduction in hours that affected benefits eligibility;
    - Employer contributions to the plan stopped;
    - The plan was terminated;
    - COBRA coverage ended; or
    - The lifetime maximum for medical benefits was exceeded under the existing medical coverage option.

You must notify the plan within 30 days of the loss of coverage in order to enroll on the City of Salem medical plan during the year. Otherwise, you will need to wait until the plans open enrollment period.

- ❖ If you gain a new dependent during the year as a result of marriage, birth, adoption or placement for adoption, you may enroll that dependent, as well as yourself and any other eligible dependents, in the plan — again, even if you previously declined medical coverage.

You must notify the plan within 30 days of the event in order to enroll on the City of Salem medical plan during the year. Otherwise, you will need to wait until the plan's open enrollment period. Coverage will be retroactive to the date of the birth or adoption for children enrolled during the year under these provisions.