

HIPAA

Special Enrollment Notice

This notice is being provided to insure that you understand your right to apply for group health insurance coverage. You should read this notice even if you plan to waive coverage at this time. Please be aware that if you enroll in the plan at a future date, you and your family may be subject to a limited benefit or pre-existing condition for waiting period. See your Benefits Department for more details.

Loss of Other Coverage

If you are declining coverage for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Example: You waived coverage because you were covered under a plan offered by your spouse's employer. Your spouse terminates his employment. If you notify your employer within 30 days of the date coverage ends, you and your eligible dependents may apply for coverage under this health plan.

Marriage, Birth or Adoption

If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage or 60 days after birth, adoption or placement for adoption.

Example: When you were hired by this employer, you were single and chose not to elect health insurance benefits. One year later, you marry. You and your eligible dependents are entitled to enroll in this group health plan. However, you must apply within 30 days from the date of your marriage.

Medicaid or hawk-i

If you or your dependents lose eligibility for coverage under Medicaid or the Healthy and Well Kids in Iowa (hawk-i) program or become eligible for a premium assistance subsidy under Medicaid or hawk-i, you may be able to enroll yourself and your dependents. You must request enrollment within 60 days of the loss of Medicaid or hawk-i coverage or the determination of eligibility for a premium assistance subsidy.

Example: When you were hired by this employer, your children received health coverage under hawk-i and you did not enroll them in our health plan. Because of changes in your income, your children are no longer eligible for hawk-i coverage. You may enroll them in this group health plan if you apply within 60 days of the date of their loss of hawk-i coverage.

*Note: If you and your eligible dependents enroll during a **special enrollment period**, as described above, you are not considered a late enrollee. Therefore, your group health plan may not require you to serve a pre-existing condition waiting period of more than 12 months. Any preexisting condition waiting period will be reduced by time served in a qualified plan. See your Human Resource Department for more details.*

Women's Health & Cancer Rights Act of 1998

In October 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. This notice explains some important provisions of the Act. Please review this information carefully.

As specified in the Women's Health and Cancer Rights Act, a plan participant or beneficiary who elects breast reconstruction in connection with a mastectomy is also entitled to the following benefits:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

Health plans must determine the manner of coverage in consultation with the attending physician and the patient. Coverage for breast reconstruction and related services may be subject to deductibles and coinsurance amounts that are consistent with those that apply to other benefits under this plan.