

Notice of Special Enrollment Rights

HIPAA applies to any employer that has two or more active employees. Under HIPAA group health plans are required to provide active employees, their dependents and COBRA qualified beneficiaries with special enrollment opportunities for certain situations.

The following are just some events that may trigger a Special Enrollment Event:

- Loss of eligibility under other coverage;
 - Due to divorce or legal separation;
 - Dependent loss of eligibility due to age under a parents plan;
 - Death of an employee's spouse which leaves the spouse with no coverage;
 - Spouse's employment ends, as does insurance coverage; and
 - Spouse no longer eligible due to hours being cut.
- Loss of eligibility under Medicaid/CHIP;
- 18/36 month exhaustion under COBRA;
- Birth/ Adoption/Place for adoption of a child;
- Marriage of an employee; and
- Gain of eligibility for Medicaid/CHIP premium assistance.

You must notify A1HR or your worksite employer within 30 days of the Special Enrollment Event taking place. Coverage will not be provided if the request is made after the 30 day period.

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

Enrolling for the first time you must complete an enrollment form and provide the supporting documentation for your Special Enrollment Event. If you are currently enrolled and adding a dependent then a written request is required along with the supporting documentation.

Please contact A1HR Benefits Department if you have any questions regarding the submittal of a Special Enrollment Request, (813) 620-1661 or toll-free (877) 636-1661.

Additional FAQs regarding HIPAA and Special Enrollment Rights can be found at:

http://www.dol.gov/ebsa/faqs/faq_consumer_hipaa.html