

NEHP NOTICE OF SPECIAL ENROLLMENT RIGHTS

Please read this notice carefully. It describes several different circumstances under which you may have Special Enrollment Rights under the Plan.

1. "Special Enrollment" rights are sometimes allowed under Federal law (HIPAA). If you decline or waive enrollment in the Plan ***because you have other health insurance coverage***, you may be allowed "special enrollment" rights in the future if:
 - (1) You are covered under another group health plan or health insurance program at the time you waive coverage under the Plan;
 - (2) You lose eligibility for the health care coverage you had at the time of waiver, or the employer sponsoring the other coverage stops contributing towards such other coverage; and
 - (3) You make application for enrollment in the Plan within 30 days after your other coverage ends.

2. Limited "Special Enrollment" rights are also allowed under Federal law (HIPAA) if you decline or waive enrollment in the Plan and ***do not have other health insurance***. Under these special enrollment rights you may request enrollment for yourself and/or your dependents outside of Open Enrollment if:
 - (1) You have a new dependent as a result of marriage, birth, adoption, placement for adoption, or legal guardianship and
 - (2) You request enrollment within 31 days after the marriage, birth, adoption, placement for adoption or legal guardianship.

3. There are special rules for employees and dependents of employees who are ***eligible for Medicaid or a State Child Health Insurance Program***. If an employee (or eligible dependent of such employee) experiences a loss of eligibility for Medicaid or a State Child Health Insurance Program, they have a Special Enrollment right to request enrollment in the Plan provided a request for enrollment is made within 60 days after the loss of eligibility.

4. If an employee (or eligible dependent of such employee) is determined to be ***eligible for premium assistance by Medicaid or a State Child Health Insurance Program*** (including under any waiver or demonstration project conducted under or in relation to such a program), they have a Special Enrollment right to request enrollment in the Plan provided a request for enrollment is made within 60 days of the determination of assistance.

Employees who enroll in the Plan under these special circumstances will be offered the same benefit packages and payment options as those offered to similarly situated employees who enroll when first eligible.

Employees who enroll in the Plan at the time of eligibility will have the right to enroll a new dependent as a result of marriage, birth, adoption, placement for adoption, or legal guardianship if the request for enrollment is made within 31 days after the marriage, birth, adoption, placement for adoption or legal guardianship.