



## NOTICE OF CERTAIN SPECIAL ENROLLMENT PERIODS

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To: Employees Who Are Eligible to Participate in the Group Health Plan

Re: Special Enrollment Periods

### **Loss of Other Coverage**

If you are declining enrollment 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 offering that other coverage stops contributing toward your or your dependents' other coverage). However, you need to state in writing at the time that you decline enrollment that you are declining because of other coverage, and you must request special enrollment within 30 days after your or your dependents' other coverage ends (or after the employer offering that other coverage stops contributing toward the other coverage).

### **New Dependent**

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

### **Medicaid or State Sponsored Children Health Insurance Program (“CHIP”)**

Special enrollment also is allowed for you and your dependents who are eligible for coverage but not enrolled if:

- 1) Your or your dependent's Medicaid or CHIP coverage is terminated as a result of loss of eligibility and you request enrollment within 60 days after that termination, or
- 2) You or your dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP, and you request enrollment within 60 days after eligibility is determined.

To request special enrollment or obtain more information, contact your human resources representative.

### **UPDATED INFORMATION – PLEASE READ** (Insert to HIPAA Notice of Certain Enrollment Periods)

The special enrollment periods have been extended. This includes the time period to request enrollment in connection with a loss of other coverage, the addition of a new dependent or eligibility for Medicaid or CHIP.

Special regulations have been adopted to address the National Emergency declared by the President



of the United States in March of 2020 related to the COVID-19 outbreak (the “Emergency Regulations”). Under the Emergency Regulations, when deciding whether these time periods have expired, the Outbreak Period is not counted against those time periods. The Outbreak Period starts March 1, 2020 and is expected to continue until 60 days after earlier of (a) the announced end of the COVID19 National Emergency that was proclaimed by the President of the United States on March 13, 2020 or (b) the date announced by the US Department of Labor and/or US Treasury Department in a future announcement.

The maximum extension period provided by the Outbreak Period relief will be one (1) year. The delay for action allowed by the Outbreak Period rule does not exceed 1 year. By way of example,

- If the deadline to appeal a claim normally would have been February 1, 2022, the new deadline will be the earlier of (1) January 31, 2023, or (2) the date arrived at by disregarding the Outbreak Period.

You may make use of as little or as much of the additional time provided by the deadline extensions as you want. It may be in your best interest to continue to act promptly. For examples:

-Additional time is provided to a spouse after marriage. A person is not recognized as a covered person by the Plan until they enroll. If claims are submitted before enrollment of the spouse is elected, the Plan may deny those claims. The claims may need to be resubmitted after the election is made in order for the claims to be considered for payment. Plan provisions and applicable laws will determine when the enrollment is effective.

For questions, please contact: 877-816-5788 Ext 7.

[When the National Emergency ends, the COBRA deadlines will again be enforced. KBA will communicate when this has been lifted.]

PY 2022-2023  
All KBA Plans