

<p style="text-align:center"><b>NOTICE OF HIPAA SPECIAL ENROLLMENT RIGHTS AND PRE-EXISTING CONDITION EXCLUSIONS</b></p>
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You are eligible to participate in the health insurance plans offered through the Employee Insurance Program (“EIP”). To actually participate, you must complete a Notice of Election form and pay the premium.

The Health Insurance Portability and Accountability Act (“HIPAA”) requires EIP to notify you of two very important provisions in its health insurance plan. The **first** is your right to enroll in EIP’s health insurance plans under its “special enrollment provision” if you acquire a new dependent or if you decline coverage under EIP’s health insurance plans for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons. **Second**, this notice advises you of EIP’s health insurance plans’ pre-existing condition exclusion rules that may temporarily exclude coverage for certain pre-existing conditions that you or a member of your family may have.

**I. SPECIAL ENROLLMENT PROVISION**

▶ **Loss of Other Coverage (Excluding Medicaid or a State Children’s Health Insurance Program).** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in EIP’s health insurance plans 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 31 days** after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

▶ **Loss of Coverage for Medicaid or a State Children’s Health Insurance Program.** 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 EIP’s health insurance plans 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.

▶ **New Dependent by Marriage, Birth, Adoption or Placement for Adoption.** 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 new dependents in EIP’s health insurance plans. However, you must request enrollment **within 31 days** after the marriage, birth, adoption or placement for adoption.

▶ **Eligibility for 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, you may be able to enroll yourself and your dependents in EIP’s health insurance plans. However, you must request enrollment **within 60 days** after your or your dependents’ determination of eligibility for such assistance.

To request special enrollment or to obtain more information about special enrollment provisions in EIP’s health insurance plans, contact your Benefits Administrator [ insert name, title, telephone number and any additional contact information for the appropriate plan representative].

## II. PRE-EXISTING CONDITION EXCLUSION RULES

EIP's health insurance plans impose a pre-existing condition exclusion for enrollees 19 years of age and older. That means that if you have a medical condition before coming to one of EIP's health insurance plans, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care or treatment was recommended or received within the six-month period prior to the effective date of coverage. The pre-existing condition exclusion does not apply to pregnancy or to a child who has other creditable coverage or to a child who is enrolled in one of EIP's health insurance plans within 31 days after birth, adoption or placement for adoption.

This exclusion may last up to 12 months (18 months if you are a late enrollee) from your first day of coverage. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the 12-month (or 18-month) exclusion period by your creditable coverage, you should give EIP a copy of any certificates of creditable coverage ("HIPAA Certificate") you have. If you do not have a HIPAA Certificate, but you do have prior health coverage, EIP will help you obtain one from your prior plan or issuer. There are also other ways you can show that you have creditable coverage. Please contact EIP if you need help demonstrating creditable coverage.

Each HIPAA Certificate (or other evidence of creditable coverage) will be reviewed by EIP (with the assistance of the prior plan administrator or insurer) to determine its authenticity. Submission of a fraudulent HIPAA Certificate is a federal health care crime under HIPAA and may be punishable by fine and/or imprisonment.

All questions about the pre-existing condition exclusion and creditable coverage should be directed to your Benefits Administrator [ insert name, title, telephone number and any additional contact information for the appropriate plan representative].

## III. PREMIUM ASSISTANCE:

**If you live in one of the States on the attached list, you may be eligible for assistance paying your employer health plan premiums. The attached list of States is current as of November 3, 2010. You should contact your State for further information on eligibility.**

To see if any more States have added a premium assistance program since November 3, 2010, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
1-866-444-EBSA (3272) [www.dol.gov/ebsa](http://www.dol.gov/ebsa)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
1-877-267-2323, Ext 61565 [www.cms.hhs.gov](http://www.cms.hhs.gov)

**If you are not enrolled in Medicaid or CHIP, but think you or your dependent might be eligible, contact your State Medicaid or CHIP office, or call 1-877-KIDS-NOW or visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to apply.**

<b>CHIP ASSISTANCE:</b>		
Arizona	1-877-764-5437	<a href="http://www.azahcccs.gov/applicants/default.aspx">http://www.azahcccs.gov/applicants/default.aspx</a>
Arkansas	1-888-474-8275	<a href="http://www.arkidsfirst.com">http://www.arkidsfirst.com</a>
Colorado	1-303-866-3243	<a href="http://www.CHPplus.org">http://www.CHPplus.org</a>
Idaho	1-800-926-2588	<a href="http://www.medicaid.idaho.gov">http://www.medicaid.idaho.gov</a>
Massachusetts	1-800-462-1120	<a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a>
Nevada	1-877-543-7669	<a href="http://www.nevadacheckup.nv.org/">http://www.nevadacheckup.nv.org/</a>
New Jersey	1-800-701-0710	<a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>
New Mexico	1-888-997-2583	<a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a> , click on Insure New Mexico
Oregon	1-877-314-5678	<a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a>
Virginia	1-866-873-2647	<a href="http://www.famis.org/">http://www.famis.org/</a>

<b>MEDICAID ASSISTANCE:</b>		
Alabama	1-800-362-1504	<a href="http://www.medicaid.alabama.gov">http://www.medicaid.alabama.gov</a>
Alaska	Outside Anchorage: 1-888-318-8890; Anchorage: 907-269-6529 <a href="http://health.hss.state.ak.us/dpa/programs/medicaid/">http://health.hss.state.ak.us/dpa/programs/medicaid/</a>	
California	1-866-298-8443	<a href="http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx">http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx</a>
Colorado	1-800-866-3513	<a href="http://www.colorado.gov">http://www.colorado.gov</a>
Florida	1-866-762-2237	<a href="http://www.fdhc.state.fl.us/Medicaid/index.shtml">http://www.fdhc.state.fl.us/Medicaid/index.shtml</a>
Georgia	1-800-869-1150	<a href="http://dch.georgia.gov/">http://dch.georgia.gov/</a> , click "Programs" then select "Medicaid"
Idaho	1-800-926-2588	<a href="http://www.accesstohealthinsurance.idaho.gov">http://www.accesstohealthinsurance.idaho.gov</a>
Indiana	1-877-438-4479	<a href="http://www.in.gov/fssa/2408.htm">http://www.in.gov/fssa/2408.htm</a>
Iowa	1-888-346-9562	<a href="http://www.dhs.state.ia.us/hipp/">www.dhs.state.ia.us/hipp/</a>
Kansas	1-800-766-9012	<a href="https://www.khpa.ks.gov">https://www.khpa.ks.gov</a>
Kentucky	1-800-635-2570	<a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a>
Louisiana	1-888-342-6207	<a href="http://www.lahipp.dhh.louisiana.gov">http://www.lahipp.dhh.louisiana.gov</a>
Maine	1-800-321-5557	<a href="http://www.maine.gov/dhhs/oms/">http://www.maine.gov/dhhs/oms/</a>
Massachusetts	1-800-462-1120	<a href="http://www.mass.gov/MassHealth">http://www.mass.gov/MassHealth</a>
Minnesota	Outside Twin City area: 1-800-657-3739; Twin City area: 1-651-431-2670 <a href="http://www.dhs.state.mn.us/">http://www.dhs.state.mn.us/</a> , click on Health Care, then Medical Assistance	
Missouri	1-573-751-6944	<a href="http://www.dss.mo.gov/mhd/index.htm">http://www.dss.mo.gov/mhd/index.htm</a>
Montana	1-800-694-3084	<a href="http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml">http://medicaidprovider.hhs.mt.gov/clientpages/clientindex.shtml</a>
Nebraska	1-877-255-3092	<a href="http://www.dhhs.ne.gov/med/medindex.htm">http://www.dhhs.ne.gov/med/medindex.htm</a>
Nevada	1-800-992-0900	<a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a>
New Hampshire	1-603-271-4238	<a href="http://www.dhhs.nh.gov/ombp/index.htm">http://www.dhhs.nh.gov/ombp/index.htm</a>
New Jersey	1-800-356-1561	<a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>
New Mexico	1-888-997-2583	<a href="http://www.hsd.state.nm.us/mad/index.html">http://www.hsd.state.nm.us/mad/index.html</a>
New York	1-800-541-2831	<a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a>
North Carolina	1-919-855-4100	<a href="http://www.nc.gov">http://www.nc.gov</a>
North Dakota	1-800-755-2604	<a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>
Oklahoma	1-888-365-3742	<a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>
Oregon	1-877-314-5678	<a href="http://www.oregonhealthykids.gov">http://www.oregonhealthykids.gov</a>
Pennsylvania	1-800-644-7730	<a href="http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm">http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm</a>
Rhode Island	1-401-462-5300	<a href="http://www.dhs.ri.gov">http://www.dhs.ri.gov</a>
South Carolina	1-888-549-0820	<a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a>
Texas	1-800-440-0493	<a href="https://www.gethipptexas.com/">https://www.gethipptexas.com/</a>
Utah	1-866-435-7414	<a href="http://health.utah.gov/medicaid/">http://health.utah.gov/medicaid/</a>
Vermont	1-800-250-8427	<a href="http://ovha.vermont.gov/">http://ovha.vermont.gov/</a>
Virginia	1-800-432-5924	<a href="http://www.dmas.virginia.gov/rcp-HIPP.htm">http://www.dmas.virginia.gov/rcp-HIPP.htm</a>
Washington	1-800-562-3022, ext. 15473	<a href="http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtml">http://hrsa.dshs.wa.gov/premiumpymt/Apply.shtml</a>
West Virginia	1-304-342-1604	<a href="http://www.wvrecovery.com/hipp.htm">http://www.wvrecovery.com/hipp.htm</a>
Wisconsin	1-800-362-3002	<a href="http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm">http://dhs.wisconsin.gov/medicaid/publications/p-10095.htm</a>
Wyoming	1-307-777-7531	<a href="http://www.health.wyo.gov/healthcarefin/index.html">http://www.health.wyo.gov/healthcarefin/index.html</a>