



Health Insurance Portability and Accountability Act (HIPAA)

A. Pre-existing Condition Limitations

We waive the pre-existing condition clause for medical coverage options.

B. Certificates of Credible Coverage

We will generate a certificate upon request when a termination date is entered for a member. Credible coverage time for a pre-existing condition can be transferred from one insurance carrier to another.

C. Nondiscrimination Provisions

We will not establish rules for eligibility based on the following:

- Health status
- Medical condition (both physical and mental illness)
- Claims experience
- Receipt of health care
- Medical history
- Genetic information
- Evidence of insurability (including conditions arising from domestic violence)
- Disability

D. Enrollment

Enrollment may occur at the initial eligibility period, open enrollment scheduled for the 2017-2018 plan year, or special enrollment. Special enrollment may allow employees and dependents to enroll within 30 days (unless otherwise specified) of the following qualifying events:

1. A loss of eligibility for group coverage under another plan due to:

- Legal separation
- Divorce/annulment/dissolution of marriage
- Death
- Termination of employment (spouse)
- Reduction of work hours
- Significant change in employer contributions toward coverage
- Termination of COBRA benefits
- Loss of Title XIX/Hawk-I benefits (60 day period to enroll)
- Employee/employee's spouse loses dependent coverage under parent's plan due to turning age 26

2. A change in family status due to:

- Marriage/meeting domestic partner requirements
- Birth of a child (60 day period to enroll)
- Adoption or placement for adoption of a child (60 day period to enroll)

3. A change in job status:

- Part-time to full-time eligibility
- Full-time to part-time eligibility
- Returning from leave of absence

Special enrollment is not available if the previous coverage loss resulted from fraudulent activity or because the member did not pay premiums.