



Important Change About BCBSKC and Newborn Coverage

This important notice defines how newborns may be added to your SMSD BCBSKC health plan. Please note that the process differs depending on whether or not you currently have any dependents (including a spouse) covered under your health plan.

- **How to add a newborn if you are currently enrolled for “EMPLOYEE ONLY” coverage:** Effective immediately, upon the birth of a child, you must submit an application for the newborn within 31 days following the birth. If an application is submitted within 31 days following the birth, the child will be added to your SMSD health plan retroactive to his/her birth date and additional premium will be charged (if applicable). **IMPORTANT:** If an enrollment application for the newborn is not received within 31 days following the birth, the newborn child may not be added to the SMSD BCBSKC health plan until the next open enrollment period. **This means covered services will only include an inpatient stay of at least 48 hours for a covered newborn child following any vaginal delivery or 96 hours following a cesarean section delivery. NO COVERAGE for the newborn will be provided after the initial 48 or 96 hour period unless an application is received for the newborn.**
- **How to add a newborn if you are currently enrolled for “EMPLOYEE+ 1” or “FAMILY” coverage:** BCBSKC will provide automatic coverage of a newborn child for the first 31 days following birth. NO premium is required for the newborn for the first 31 days after birth. In order to add the newborn to your SMSD health plan as an ongoing, covered dependent past the first 31 days of birth, an application is necessary if your current coverage does not provide for dependent children. The application must be completed and returned within 31 days of the newborn’s birth for coverage to continue beyond the first 31 days.