

SPECIAL ENROLLMENT NOTICE

During the open enrollment period, eligible employees are given the opportunity to enroll themselves and dependents into our group healthplans.

If you elect to decline coverage because you are covered under an individual health plan or a grouphealth plan through your parent's or spouse's employer, you may be able to enroll yourself and your dependents in this plan if you and/or your dependents lose eligibility for that other coverage. You must request enrollment within 30 days after theother coverage ends. This Special Enrollment opportunity is available only if you indicated (or otherwise as required) information regarding your oryour dependents' other coverage on your initial enrollment form/waiver.

In addition, if you have a new dependent as a resultof marriage, birth, adoption or placement for adoption, you may enroll any new dependent within30 days of the event. To request special enrollment or obtain more information, contact Human Resources.

You may also be eligible for a Special Enrollment Period if you and/or your dependents are determined to be eligible for premium assistance under a state Medicaid plan or state child health plan. You must request enrollment within 60 days ofthe date you are determined to be eligible for this premium assistance.