HIPAA Special Enrollment Notice

If you decline enrollment for Medical benefits for yourself or your eligible dependents in the Endowed Health Plans through Cornell University (“Endowed Health Plan”) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your eligible dependents in the Medical benefits provided under the Endowed Health Plans if you or your eligible dependents lose eligibility for that other coverage (or if the other employer stops contributing towards your or your dependents’ other coverage). However, you must request enrollment in the Endowed Health Plan within 60 days after you or your eligible dependents’ other coverage ends (or after the other employer stops contributing toward the other coverage).

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, your spouse and your new eligible dependent children. However, you must request enrollment within 60 days after the marriage, birth, adoption, or placement for adoption.

If you request a change due to a special enrollment event within the 60 day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage is effective as of the event date that makes you eligible.

Effective April 1, 2009, the Endowed Health Plan must allow a HIPAA special enrollment for employees and dependents who are eligible but not enrolled if they lose Medicaid or CHIP coverage because they are no longer eligible, or if they become eligible for a state’s premium assistance program. Employees have 60 days from the date of the Medicaid/CHIP event to request enrollment under the Endowed Health Plan. If you request this change, coverage is effective as of the event date that makes you eligible. Specific restrictions may apply, depending on federal and state law.

To request special enrollment or obtain more information, contact Benefit Services, Cornell University (607) 255-3936.

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