

Your Special Enrollment Rights

This notice explains when you and your dependents not covered by Anthem have the right to enroll on a special basis.

If you choose not to enroll in an Anthem health plan, there are special times when you and your eligible dependents can do so.

If you decline to enroll yourself or your dependents (including your spouse) because you have other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan at a later time. This would occur if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other health 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).

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 and your dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption or placement for adoption.

Examples

Example 1 – Loss of other coverage: You and your family are enrolled through your spouse's coverage at work. Your spouse's employer stops paying for coverage. In this case, you and your spouse, as well as other dependents on your policy, may be eligible to enroll in one of our health plans.

Example 2 – You have a new dependent: You get married. You and your spouse and any other new dependents may be eligible to enroll in the plan.

You have 31 days to enroll

In each case, you may apply for enrollment with us within 31 days after:

- The other coverage ends.
- The employer stops contributing toward the other coverage.
- The marriage, birth, adoption or placement for adoption.

To request a special enrollment or obtain more information, contact Customer Service at (207) 822-7272 or (800) 482-0966.