

HIPAA Special Enrollment Rights

If you decide not to enroll yourself or an eligible dependent in medical coverage under the Saint Louis University Welfare Benefit Plan, you can request special enrollment outside of the Plan's annual open enrollment period in the following situations:

Loss of Other Health Insurance or Group Health Plan Coverage (Except Medicaid or a State Children's Health Insurance Program). If you decline medical coverage for yourself or an eligible dependent (including your spouse) under the Plan because of existing health insurance or group health plan coverage, you may be able to enroll yourself (if not already enrolled) and your dependent in the Plan's medical coverage if that other medical coverage ends as a result of a loss of eligibility, cessation of employer contributions towards that other coverage or the exhaustion of COBRA continuation 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).

Loss of Eligibility Under Medicaid or a State Children's Health Insurance Program. If you decline medical coverage for yourself or for an eligible dependent (including your spouse) under the Plan while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself (if not already enrolled) and your dependent in the Plan's medical coverage if you or your dependent loses eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or the state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new eligible dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself (if not already enrolled) and your new dependent. However, you must request enrollment within [31] days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Medicaid or a State Children's Health Insurance Program. If you or an eligible dependent (including a spouse) becomes eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to medical coverage under the Plan, you may be able to enroll yourself and your dependent in the Plan's medical coverage. However, you must request enrollment within 60 days of you or your dependent becoming eligible for the premium assistance.

To request special enrollment or obtain more information, contact:

Employer name: Saint Louis University	Employer Identification Number (EIN) 43-0654872
Employer address: 3545 Lindell Blvd, Wool Center, St. Louis, MO 63103	Employer phone number: 314-977-2595
Phone number (if different from above)	Email address: Benefits@slu.edu