

St. John Fisher University
HIPAA (Health Insurance Portability and Accountability Act)
Special Enrollment Notice

A federal law called HIPAA requires that we notify you of your right to enroll in the plan under its “special enrollment provision” if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons. You have the right to request special enrollment (outside of the plan’s annual enrollment period) for yourself and your eligible dependents under the following circumstances.

Loss of Other Coverage (Except Medicaid or a State Children’s Health Insurance Program). If you are declining enrollment in a **Company** health plan for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. 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 30 days after the marriage, birth, adoption, or placement for adoption.

Loss of Eligibility Under Medicaid or a State Children’s Health Insurance Program. If you decline enrollment for yourself or for your dependents (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

Eligibility for Medicaid or a State Children’s Health Insurance Program. If you are or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependent’s determination of eligibility for such assistance.

To request special enrollment, go to Fisher’s Benefits Enrollment portal (mySJF > Launchpad > Benefits Enrollment) and complete the Life Event process including uploading proof of your life event. To obtain more information, you may contact the Plan Administrator at **Vicky Pietak** at humanresources@sjf.edu or (585) 385-8048.