



An Independent Licensee of
the Blue Cross and Blue
Shield Association

Notice of Special Enrollment Provisions

To: Blue Cross Blue Shield of Arizona (BCBSAZ) Employer Groups

Please distribute the following notice to each employee on or before the time the employee is offered the opportunity to enroll for BCBSAZ coverage under the employer group health plan.

Special Enrollment Provisions

If you or a dependent do not enroll for BCBSAZ coverage during your group's open enrollment period, you or your dependent may only apply for coverage outside of your group's open enrollment period if you meet the following criteria:

- ◆ The person at the time of the initial enrollment period was covered under a public or private health insurance policy or other health benefit plan and he/she lost coverage under the plan due to any of the following reasons, and the person requested coverage by completing an application and submitting it to BCBSAZ within thirty-one (31) days of the loss of other coverage:
 - ◆ dependent's termination of employment
 - ◆ dependent's termination of eligibility
 - ◆ dependent's reduction in the number of hours of employment
 - ◆ termination of the other plan's coverage
 - ◆ the death of an employed spouse
 - ◆ legal separation or divorce
 - ◆ exhaustion of COBRA
 - ◆ termination of the employer's contribution toward the coverage.

- ◆ The person is employed by an employer that offers multiple health benefit plans and the person elects a different plan during an open enrollment.

- ◆ The person becomes a dependent of a covered person through marriage, birth, adoption or placement for adoption and BCBSAZ received a completed application no later than thirty-one (31) days after becoming a dependent.

- ◆ If you are not a participant in the group's health plan when a marriage, birth, adoption or placement for adoption occurs, you and your dependents are eligible to enroll in the group's health plan as a result of the marriage, birth, adoption or placement for adoption and not considered late enrollees so long as BCBSAZ receives a completed application no later than thirty-one (31) days after the family status change.