

**NOTIFICATION OF THE REQUIREMENTS OF THE HEALTH
INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF
1996 (HIPAA) FOR INITIAL ENROLLMENT PERIOD**

As a new full-time employee, you have the opportunity to enroll in the group health plan during your initial enrollment period. If you do not elect to enroll yourself or your dependents in the health plan during your initial enrollment period, you will not be able to enroll yourself or dependents in the future unless you qualify for a “special enrollment right” or until the next open enrollment period.

Special Enrollment Rights: If you are declining enrollment for yourself or your dependents (including your spouse) because of other health coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided that you request enrollment within 30 days after your other coverage ends. 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, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Our health plan imposes a pre-existing condition exclusion on your coverage (including late enrollees). The pre-existing exclusion delays coverage for conditions for which you sought medical advice, diagnosis or care, had treatment recommended or received treatment from a licensed or authorized person during the 12 months immediately prior to your enrollment date.

Due to Health Insurance Portability and Accountability Act of 1996 (HIPAA), participants may have the right to reduce any pre-existing exclusion period by the length of time you had health coverage prior to your current enrollment. You are entitled to a certificate from your prior health care carrier or your prior employer, which will show evidence of such prior creditable coverage.

The full pre-existing exclusion period will be imposed by our health plan, unless you provide us with evidence of prior creditable coverage by presenting a certificate or other documentation, which establishes creditable coverage to Human Resources. We will assist you in obtaining the information from the prior plan.