

AGC Health Benefit Trust

Special Enrollment Notice

Under the special enrollment provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you may be eligible, in certain situations, to enroll in a medical benefit plan offered under the Associated General Contractors Health Benefit Trust (the “Trust”) during the year, even if you previously declined coverage. This right extends to you and all eligible family members.

You are eligible to enroll yourself and eligible family members in AGC’s health benefits plan if, during the year, you or your family members have experienced a loss of coverage or certain life change events. You must request enrollment within 30 days of the loss of coverage or life event triggering the special enrollment.

Examples of events that can cause a loss of eligibility and trigger a special enrollment period:

- Divorce or legal separation results in you losing coverage under your spouse's/partner's health insurance;
- A dependent is no longer considered a "covered" dependent under a parent's plan;
- Your spouse's death leaves you without coverage under his or her plan;
- Your spouse's employment ends, as does coverage under his employer's health plan;
- Your employer reduces your work hours to the point where you are no longer covered by the health plan;
- Your plan decides it will no longer offer coverage to a certain group of individuals (for example, those who work part time);
- You no longer live or work in the plan's service area.

Examples of life events that can trigger a special enrollment period:

- You gain a new family member during the year as a result of marriage/commencement of life partnership,
- Birth, adoption of a child, or placement of a child for adoption
- If you lose coverage under a stated Children’s Health Insurance Program (CHIP) or Medicaid or who are eligible to receive premium assistance under those programs.
(Special enrollment period is 60 days in this circumstance)
- Release from incarceration

Except where otherwise noted, you must notify the Trust Administrator (877) 694-8291 within 30 days of the event to enroll under the special enrollment period.