

Special Enrollment

Unless otherwise covered by the special enrollment rules set forth below, covered dependents shall become eligible for the benefits of the Plan as of the 1st day after the Employer commences contributions on the family or dependent basis extending coverage to them.

- a. *Special Enrollment Rights.* Special enrollment opportunities are available for certain eligible individuals as described below.
 - i. In the event an individual was eligible for coverage from the Fund as a member or dependent but declined enrollment because of coverage through another group health plan, the individual shall be permitted to enroll in the Insurance Fund as a member or dependent, as the case may be, upon losing such other coverage, provided that the request for enrollment is received by the Fund no later than thirty (30) days after the loss of such other coverage.
 - ii. In the event an individual was eligible for coverage from the Fund but declined enrollment and a person becomes a dependent of such individual through birth, marriage, commencement of domestic partnership, adoption or placement for adoption, the individual shall be permitted to enroll in the Insurance Fund, provided that the request for enrollment is received by the Fund no later than thirty (30) days after such marriage, commencement of domestic partnership, birth, adoption or placement for adoption.
 - iii. In the event an individual becomes a spouse or domestic partner of a member or is a spouse or domestic partner of a member and acquires a dependent through birth, adoption, or placement for adoption, the individual shall be permitted to enroll in the Fund, provided that the request for enrollment is received by the Fund no later than thirty (30) days after such marriage, commencement of domestic partnership, birth, adoption or placement for adoption.

The effective date of coverage for special enrollment under subparagraphs (i-iii) above shall be no later than the first day of the first calendar month following the date the completed request for enrollment is received.

- iv. In the event of the birth or adoption of a child by a member, or the placement of a child for adoption with a member, such child shall become covered for benefits as of the date of such birth, adoption or placement for adoption, provided a request for enrollment is received by the Fund no later than thirty (30) days

after such birth, adoption, or placement for adoption, and provided the member's coverage is converted to family coverage, if necessary.

- b. *Notice of Special Enrollment Rights.* If you are declining enrollment for yourself or your covered dependents (including your spouse/domestic partner) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependent 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, commencement of domestic partnership, 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, commencement of domestic partnership, birth, adoption or placement for adoption.