

**GROUP BENEFIT PROGRAM**  
General Synod, Associate Reformed Presbyterian Church  
**FAILURE TO ENROLL**



If you or your dependents fail to enroll within 31 days after becoming eligible, future participation will be limited as follows:

- (A) **Dental Insurance:** Unless there is a qualifying event as described under Medical Insurance, late enrollment and/or adding of dependents will be limited to December for coverage to become effective January 1. During the first year, coverage will be limited to Preventive Coverage.
- (B) **Medical Insurance:** Unless the Plan authorizes an OPEN ENROLLMENT due to unusual circumstances, eligible non-participants are not allowed entry into the Plan except for SPECIAL ENROLLMENT PERIODS:
- (a) **Individuals losing other coverage.** An Employee or Dependent who is eligible but not enrolled may enroll in the SPECIAL ENROLLMENT PERIOD if each of the following conditions is met:
- (1) The Employee or Dependent had other “Creditable Coverage” at the time they became eligible and had stated in writing at the time coverage was offered that other creditable health coverage was the reason for declining enrollment in the medical plan;
  - (2) The coverage was terminated as a result of loss of eligibility for the coverage; and
  - (3) The Employee requests enrollment in the General Synod Plan not later than 31 days after the termination of coverage.
- (b) **Individuals with a new dependent.**
- (1) If an eligible employee did not enroll at the time of enrollment and later adds a new dependent through marriage, birth, adoption or placement for adoption, then the employee and all eligible dependents may be enrolled. The request for enrollment must be no later than 31 days after the date the new dependent became eligible as a dependent.
  - (2) Dependents that have not been enrolled may be enrolled if
    - a. The Employee is a participant under this Plan; and
      1. A person becomes a Dependent of the Employee through marriage, birth, adoption, or placement for adoption; or
      2. The Dependent or Dependents lost coverage as a result of loss of eligibility under another group plan; and
    - b. The Employee requests enrollment in this Plan not later than 31 days after the date of eligibility.

If the Employee or Dependent loses the other coverage because of the individual’s failure to pay premiums or required contributions or for cause (such as making a fraudulent claim), that individual does not have a Special Enrollment right.

Please call 864-232-8297, ext. 224 or ext. 222 if you have questions.