

## **SPECIAL ENROLLMENT PROVISIONS**

Application for enrollment under these “Special Enrollment Provisions” must be submitted to General Synod, Associate Reformed Presbyterian Church within 31 days of the qualifying event.

### **Medical**

Eligible Employees and/or Dependents that fails to enroll in the medical plan when first eligible will be permitted to enroll at a later date under the following circumstances:

- a. A person becomes a Dependent of the Employee through marriage, birth, adoption, or placement for adoption; **OR**
- b. The eligible individual loses other Creditable Coverage and meets each of the following criteria:
  1. The Employee or Dependent was covered under a Group Health Plan or had Creditable Coverage at the time coverage was previously offered to the Employee or Dependent; and,
  2. the Employee stated in writing at the time of initial eligibility, that the reason for declining enrollment was because the Employee or Dependent was covered under a Group Health Plan or had Creditable Coverage at that time, and
  3. the other coverage **WAS NOT** lost as a result of the individual’s failure to pay premiums or required contributions or for cause (such as making a fraudulent claim).

### **Dental**

The “Special Enrollment Provisions” for Medical also apply to Dental. Additionally, there will be a Dental Open Enrollment period each December for coverage to begin in January of the following year. For those enrolling in the Dental Open Enrollment, coverage during the first 12 months will be limited to the initial and periodic exams, x-rays, cleanings and fluoride applications.