Notice of Special Enrollment Rights
Under the Health Insurance Portability andAccountability Act (HIPAA)

**Loss of Other Coverage (Excluding Medicaid or CHIP)**
If you decline enrollment for yourself or for an eligible dependent because of other health insurance coverage, you may be able to enroll yourself and your dependents in WUSTL group health insurance if you or your dependents lose eligibility for that other coverage, provided that you request enrollment **within 31 days** after your or your dependents’ other coverage ends.

**Loss of Coverage for Medicaid or Children’s Health Insurance Program (CHIP)**
If you decline enrollment for yourself or for an eligible dependent because of Medicaid coverage or CHIP coverage, you may be able to enroll yourself and your dependents in WUSTL group health insurance if you or your dependents lose eligibility for that other coverage, provided that you request enrollment **within 60 days** after your or your dependents’ coverage ends under Medicaid or CHIP.

**New Dependent by Marriage, Birth, Adoption or Placement for Adoption**
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 new dependents in WUSTL group health insurance, provided that you request enrollment **within 31 days after marriage** or **within 62 days after the birth, adoption, or placement for adoption**.

**Eligibility for Medicaid or CHIP**
If you or your dependents become eligible for a state premium assistance subsidy from Medicaid or CHIP, you may be able to enroll yourself and your dependents in WUSTL group health insurance, provided you request enrollment **within 60 days** after your or your dependents’ eligibility determination.