

*[For review by your legal counsel]*

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## SUMMARY OF MATERIAL MODIFICATION

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1. **Effective Date:** \_\_\_\_\_
2. As of the Effective Date, **(Employer Full Name)** \_\_\_\_\_ has amended its group health plan as follows:

### **Special Open Enrollment Rights for Certain Individuals**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself and your dependents in one of the health care options offered by the Plan Sponsor, provided that you request enrollment within 30 days after your ends. In addition, 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 dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. If you otherwise decline to enroll, you may be required to wait until the group's next open enrollment to do so. You also may be subject to additional limitations on the coverage available at that time. Furthermore, if you are an employee who is eligible for coverage but not enrolled, you shall be eligible to enroll for coverage within 60 days after (a) becoming ineligible for coverage under a Medicaid, Children's Health Insurance Plan (CHIP); or (b) being determined to be eligible for financial assistance under a Medicaid, CHIP, or state plan with respect to coverage under the plan. Employers that sponsor group health plans must notify employees of any premium assistance that is available to them under a Medicaid or CHIP plan with respect to coverage under the plan.

To request special enrollment or obtain more information contact **(Contact Name)** \_\_\_\_\_ at **(Phone Number)** \_\_\_\_\_.

All other Plan provisions remain unchanged so long as they are consistent with this change.