

Initial notice about special enrollment rights in your group health plan

A federal law called Health Insurance Portability and Accountability Act (HIPAA) requires that we notify you about a very important provision in the program. You have the right to enroll in the program under its “special enrollment provisions” if (i) you acquire a new dependent or if (ii) you decline coverage under this program for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Special enrollment provisions

Loss of other coverage (excluding Medicaid or a state Children’s Health Insurance Program)

If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other available group health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this program if you or your dependents lose eligibility for that other coverage (or if you move out of an HMO service area, or the employer stops all contributions towards other coverage for you and your dependents). However, you must request enrollment, and Aetna must receive your request, within 31 days after coverage ends for you or your dependents (or you move out of the prior plan’s HMO service area, or after the employer stops all contributions toward the other coverage, including employer paid COBRA paid premiums).

Loss of coverage for Medicaid or a state Children’s Health Insurance Program

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under the Texas Children’s Health Insurance Program (CHIP) is in effect, you may be able to enroll yourself and your dependents in this program if you or your dependents lose eligibility for that other coverage. However, you must request enrollment, and Aetna must receive your request, within 60 days after your or your dependents’ coverage ends under Medicaid or a state Children’s Health Insurance Program.

Loss of coverage as a result of a lifetime limit on all benefits

You or your spouse or dependents may also have special enrollment rights in this program at the time a claim is denied by another group health program as a result of a lifetime limit on all benefits in the other group health program. However, you must request enrollment, and Aetna must receive your request, within 31 days after the claim has been denied by the other group health program.

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 dependents in this program. However, you must request enrollment, and Aetna must receive your request, within 31 days after the marriage, birth,\* adoption or placement for adoption.

*\*Special rules apply to newborns; refer to your TRS-ActiveCare Benefits Booklet or the HMO’s Evidence of Coverage.*

Eligibility for state premium assistance for enrollees (HIP) of Medicaid or a state Children’s Health Insurance Program

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state Children’s Health Insurance Program with respect to coverage under this program, you may be able to enroll yourself and your dependents in this program. However, you must request enrollment, and Aetna must receive your request, within 60 days after the determination is made concerning eligibility for such assistance for you or your dependents.

Additional Information

To request special enrollment or obtain more information, call the TRS-ActiveCare Customer Service phone number on the back of your TRS-ActiveCare ID card.