



Office of Human Resources

SPECIAL ENROLLMENT NOTICE IF YOU ARE WAIVING GROUP HEALTH INSURANCE

Waiving Coverage Because of Other Health Insurance:

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after the coverage ends.

Conditions of Special Enrollment

A: When coverage with New Castle County was declined or waived; employee or dependent stated in writing that other coverage was the reason for the waiver.

B: If the other coverage was COBRA coverage, then the COBRA coverage must be exhausted for the special enrollment to apply.

C: If the other coverage was not COBRA coverage, then the other coverage must terminate because of one of the following reasons...

- Employer contributions toward the coverage have been terminated
- Loss of eligibility under the other coverage (legal separation, divorce, termination of employment, reduction of hours, or death). Loss of eligibility does not include: 1) Loss of coverage due to failure on the individuals part to pay premiums on a timely basis, or 2) Termination of coverage for cause, such as fraudulent claims and/or intentional misrepresentation of a material fact in connection with the plan.

Waiving Coverage but No Other Health Insurance:

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. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact Vicki Workinger, Human Resource Assistant at 302-395-5607.