



OPEN & SPECIAL ENROLLMENT NOTICE

The *Open Enrollment Period* is a period during which members may request coverage for themselves and for eligible dependents not currently covered on their plan. It is also a period during which members may change their benefit options (as available under the group menu of benefits).

The *Open Enrollment Period* will be from July 2, 2018 through August 10, 2018. The effective date of coverage for the Open Enrollment Period is September 1, 2018.

Special Enrollment is a period of time during which employees can enroll themselves or add eligible dependents to their plans without a waiting period. **Special Enrollment rights are only granted for the following events:** marriage, divorce or legal separation, birth of a child, adoption or placement for adoption, death of a spouse or dependent, involuntary loss of other coverage or a change in status such as from part time to full time. You may make these changes at any time of

year, provided that 1) you request enrollment within 30 days of the qualifying event, 2) submit your written application for coverage to the MUST office within 60 days, and 3) submit supporting documentation if required. Coverage will be made effective on the date of the event. HIPAA regulations also allow employees to change their benefit option (as available under the group plan) at this time.

If you wish to enroll or make changes to your current enrollment, contact the Business Manager or Clerk for the necessary forms. You can submit *Open Enrollment* changes to the Business Manager or Clerk up to August 10, 2018, changes submitted after that date will not be eligible.

You will receive a new MUST/BlueCrossBlueShield Montana identification card only if you change benefits.



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