

HIPAA SPECIAL ENROLLMENT NOTICE - NOTICE OF SPECIAL ENROLLMENT RIGHTS FOR HEALTH PLAN COVERAGE

If you have declined enrollment in Windstream's health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under this plan without waiting for the next Open Enrollment period, provided you request enrollment within 30 days after your other coverage 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 eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Windstream will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the Windstream group health plan. Note that this 60-day extension does not apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for special enrollment rights, you may add the dependent to your current coverage or change to another medical plan.

To request a HIPAA special enrollment based on the events described above or obtain more information, contact Mercer Marketplace at 866.553.9409. During the COVID National Emergency declaration, under certain circumstances, you may be able to request a HIPAA special enrollment outside the 30 day window mentioned above. If you have experienced a HIPAA special enrollment event (as described above) and would like to request a HIPAA special enrollment outside of the 30 day window, please contact Mercer Marketplace at 866.553.9409. Note that the ability to request a HIPAA special enrollment outside of the 30 day window is temporary and may no longer apply based on the status of the COVID National Emergency declaration. In addition, the extended enrollment opportunity is individually determined and may not apply based on your specific circumstances.