

Dependent Enrollment Limitations

Expecting?

Please make note of this **Newborn Limitation Notice**. Please address any questions or concerns about this notice with your HR Representative.

My employer **does not** offer Open Enrollment.



Benecon
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Newborns: Remember to **promptly** enroll your newborn with your HR Representative upon their birth to ensure that they are enrolled. Paperwork must be received and processed by the carrier within the first 30 days of their date of birth. If they are not enrolled within this time frame, they will not be eligible to be enrolled unless a qualifying event would occur (which may not occur in many instances). It is not necessary to wait for the SS# it is not needed to process the enrollment and can be added later.

Special Enrollments Rights: If you are eligible but not enrolled in your employer's health plan, you may enroll yourself, your spouse, and your new child upon the birth, adoption, or placement for adoption of a new child. Special enrollment is available regardless of whether the employer offers open enrollment or not. To be eligible you must request special enrollment in the plan within 30 days of the event. Coverage is effective the date of birth, adoption or placement for adoption.

Adoption/Judgment's/Decrees/Etc.: Eligible for enrollment as of the effective date listed on legal documentation and the documentation should be provided to your HR representative within 30 days of the event.