

# Health Insurance Portability and Accountability Act of 1996 (HIPAA)

## Special Enrollment Provisions:

If you decline enrollment in Dow coverage for yourself or your Dependents (including your Spouse/Domestic Partner) because you have other health insurance coverage, you may, in the future, enroll yourself or your eligible Dependents outside of Dow's usual open enrollment period if you or your Dependent lose eligibility for the other coverage or the other employer ceases to make employer contributions for the other coverage. In order to have Dow coverage, you or your eligible Dependent must enroll in the Dow coverage within 90 days after the other coverage ends. However, if you or your Dependent declined Dow coverage because of other coverage provided through COBRA, you or your Dependent must wait until Dow's open enrollment period unless the entire period of coverage available under the COBRA coverage has been exhausted. An individual need not elect COBRA coverage under another health plan in order to use these special enrollment provisions. Proof of eligibility is required within the 90-day period.

If you have a new Dependent as a result of Marriage, birth, adoption, or placement for adoption, you may receive Dow coverage for yourself and your Dependent if you enroll in the Dow coverage within 90 days after the Marriage, birth, adoption, or placement for adoption. For new births, the date of birth will be the effective date of coverage. For adoptions, the date of adoption or date of placement for adoption, whichever is earlier, will be the effective date of coverage. For Marriage, coverage is effective on the date the Plan Administrator receives the enrollment papers. Proof of eligibility is required within the 90-day period.

If you or your Dependent either (i) lose coverage under Medicaid or a State Child Health Insurance Plan ("SCHIP") or (ii) become eligible for premium assistance under the Plan through Medicaid or SCHIP, you may receive coverage under the Plan for yourself and your Dependent if you enroll in the Plan within 90 days. Contact the HR Service Center by phone (877) 623-8079 or log on to the Dow Benefits Website and click on Message Center. Plan coverage will be effective on the date the Plan Administrator receives the enrollment papers. Proof of eligibility is required within the 90-day period.