

IMPORTANT INFORMATION

OPEN ENROLLMENT AND MEDICAL UNDERWRITING

Effective September 15, 2010, medical underwriting will no longer be an option for enrolling in the State Group Insurance Program.

Employees who previously declined coverage will be able to join the plan only during the Open Enrollment Period, which runs from September 15 to October 15, 2010.

Outside of this time, the only way someone can enroll will be through a special qualifying event, such as marriage, birth of a child or divorce.

Those members who join the State Group Insurance Program during Open Enrollment will be subject to a pre-existing condition exclusion of up to 12 months unless they can show they have had creditable coverage (other health insurance) in the past 63 days. This exclusion does not apply to dependents age 18 and younger.

All new members who join through Open Enrollment will be subject to a monthly fee in addition to their regular monthly premium. This fee varies depending on your premium level (tier). This monthly fee will continue until coverage is dropped by the member or until December 31, 2013—whichever happens first. Those who enroll as a result of a special qualifying event will not pay the additional monthly fee.

The Open Enrollment monthly fees are listed on the **ParTners for Health** website at www.partnersforhealthtn.gov. Employees who are interested in learning more about Open Enrollment may also call the **ParTners for Health** Call Center at 1-866-741-6464.

Retirees are not eligible for Open Enrollment; however, retirees currently enrolled in health coverage can add dependents. The additional monthly late applicant fee will apply.

Please note, the same monthly late applicant fee applies to members of the State, Local Education and Local Government Insurance Plans.