

East Central Indiana School Trust



Enrollment Policy

The ECIST group health plan only allows enrollment in one of the following three ways:

1. 31 days immediately following the date of hire (*initial eligibility*).
2. Once a year during the Open Enrollment period (*as required by PPACA*).
3. Special Enrollment opportunity due to a HIPAA qualifying event (*i.e. marriage, divorce, birth of a child, loss of other health coverage, job change, etc.*)

The following information is to help you understand what this means to you as a new hire or as an employee who is not currently enrolled in the group health plan.

If you decline enrollment at the time of your initial eligibility, you will not be permitted to enroll yourself or your dependents until the next Open Enrollment period, unless you meet one of the Special Enrollment opportunities as outlined on the back of this form. Should you experience one of these events, you will have 31 days from the date of the event to enroll yourself and/or your dependents into coverage. Enrollments will NOT be accepted after 31 days.

If you enroll in coverage at the time of your initial eligibility, you will not be permitted to add dependents or change plans until the next Open Enrollment period, unless you meet one of the Special Enrollment opportunities as outlined on the back of this form. This also means that you cannot switch from single to family coverage unless you meet the criteria for Special Enrollment. Should you experience a Special Enrollment event, you will have 31 days from the date of the event to enroll yourself and/or your dependents into coverage. Enrollments will NOT be accepted after 31 days.

Please see your School Insurance Coordinator if you have questions as to whether or not you meet the criteria for Special Enrollment (list of events on back).