



Triggering events allowing a special enrollment period

- Renewal of a grandfathered or non-grandfathered individual major medical plan in 2014
- Return from active military duty
- Release from incarceration
- Gain of immigration status or citizenship
- Permanent move to a new state

★ Frequent event

Involuntary loss of minimum essential coverage due to:

- Discontinuation of a current plan that does not meet health care reform requirements

★ Frequent event

For example, when a non-grandfathered individual major medical plan is discontinued and replaced with a metallic major medical plan

- Legal separation
- Divorce
- Termination of domestic partnership or civil union*
- Change in full-time employment status
- Loss of employer-sponsored insurance as a result of:
 - Voluntary or involuntary termination of employment
 - The employer no longer offering coverage
- Death of a parent or spouse
- Change in dependent status as a result of turning 26

Gaining or becoming a dependent due to:

- Marriage
- Domestic partnership*
- Birth of child/children
- Adoption of child/children
- Placement for adoption of child/children
- New appointment of guardianship

Effective date rules

- Customers can apply 60 days prior to the life event date (electronically in most states, by paper in all states).
- Customers must apply no later than 60 days after their life event.
- Effective dates of the 1st and 15th of the month will be available during the 60-day special enrollment period following the life event date, subject to the application submission date rules below. Additional effective date options may be available, beyond those shown on the online application (EASE). The Individual Enrollment Department will make available any additional effective date options.
- The policy will not be issued prior to the life event date, unless the qualifying life event is a renewal of a grandfathered or non-grandfathered individual major medical plan.

Assurant Health advantage allows for effective dates as early as the next day when the next day is the 1st or 15th

In the event of a renewal of a grandfathered or non-grandfathered plan:

- The qualified life event date is the renewal date.
- Customers' effective date can be as early as 30 days prior to the renewal date.

All states, except Colorado

All life events except birth, adoption, placement for adoption and guardianship

- Effective date is determined based on the application sign date and the life event date.
- The effective date will not be prior to the life event date.
- The effective date will either be the 1st or the 15th of the month. The next available effective date will be allowed, as long as it is after the application signed date and on or after the life event date. The effective date cannot be the same as the application signed date.
- The last available effective date is determined by the date the 60-day special enrollment period ends:
 - If the 60th day of the special enrollment period is the 1st through the 15th of the month, then the 1st of the following month is the last available effective date.
 - If the 60th day of the special enrollment period is the 16th through the last day of the month, then the 1st of the month after the following month is the last available effective date. For example, if the life event date is 6/1 and the application signed date is 7/30, the last available effective date is 9/1.
- The effective date will be the date requested on the application, if that date is available. However, an alternate date can be requested through the Individual Enrollment Department.

Examples on the next page »

Effective date rules, cont.

Examples

Life Event Date	Application Signed Date <i>Anytime within 60 days of (before or after) the life event date</i>	First Available Effective Date <i>After the application signed date and on or after the life event date</i>	Last Available Effective Date
Application signed before the life event date			
6/1	5/4	6/1	9/1
6/15	5/31	6/15	9/1
Application signed the day of the life event date			
5/31	5/31 <i>If online quoting doesn't allow the next available effective date, contact the Assurant Health Enrollment Team.</i>	6/1	9/1
6/1	6/1	6/15	9/1
Application signed after the life event date			
6/1	6/2	6/15	9/1
6/1	6/26	7/1	9/1
6/1	7/30	8/1	9/1

Assurant Health advantage allows for effective dates as early as the next day when the next day is the 1st or 15th

Effective date rules, cont.

All states

Birth, adoption, placement for adoption and guardianship

- The earliest available effective date is the date of birth, date of adoption, date of placement for adoption or date of guardianship.
- The 29th, 30th and 31st are not available effective dates. If the date of birth, etc., is on the 29th, 30th or 31st, we will allow an effective date of the 28th.

CO

All life events

- The earliest available effective date is the date of the life event.
- The 29th, 30th and 31st are not available effective dates. If the date of the event is on the 29th, 30th or 31st, we will allow an effective date of the 28th.

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Plans available year round

- For customers with a qualifying life event, refer to the rules for all states for birth, adoption, placement for adoption, guardianship and all other life events.
- If there is no qualifying life event, the first available effective date is the first of the month following a 90-day waiting period.

Example:

Application signed: 6/15

End of 90-day wait: 9/13

Effective date: 10/1

Required documentation

Please send documentation by one of the following methods:

Mail:

Assurant Health
 Attn: Enrollment Department
 501 W Michigan
 PO Box 624
 Milwaukee, WI 53201

Fax:

414.299.6020

Email:

mke.uwtechs@assurant.com

For all qualifying life events, you must complete a Qualifying Life Event attestation, which you will find in the:

- Online application process. The attestation will be submitted automatically with the online application.
- Paper application packet. Please submit the application, including the attestation (Form 35020).

Triggering event	Requirements
Renewal of grandfathered or non-grandfathered individual major medical plan	<ul style="list-style-type: none"> • Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> • Renewal date of prior coverage • Complete the Other Coverage section of the application, including: <ul style="list-style-type: none"> • Carrier for prior coverage • Policy/Certificate number of prior coverage • Type of coverage
Return from active military duty	<ul style="list-style-type: none"> • Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> • Date of discharge
Release from incarceration	<ul style="list-style-type: none"> • Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> • Date of release from incarceration
Gaining eligible immigration status or citizenship	<ul style="list-style-type: none"> • Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> • Date of change in status • Copy of document showing proof of immigrant status or change in status

Chart continued on the next page »

Required documentation, cont.

Triggering event	Requirements
Permanent move to a new state	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of move Your former address. If completing the online application, please send your former address via email to mke.uwtechs@assurant.com
Loss of minimum essential coverage due to: <ul style="list-style-type: none"> Discontinuation of a current plan that does not meet health care reform requirements Legal separation Divorce Termination of domestic partnership or civil union (<i>in applicable states</i>) Change in full-time employment status Loss of employer-sponsored insurance Death of parent or spouse Change in dependent status as a result of turning 26 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Termination date of prior coverage Complete the Other Coverage section of the application, including: <ul style="list-style-type: none"> Carrier for prior coverage Policy/Certificate number of prior coverage Type of coverage
Gaining or becoming a dependent due to one of the following: <ul style="list-style-type: none"> Marriage 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of marriage
<ul style="list-style-type: none"> Domestic partnership (In applicable states) 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of civil union or domestic partnership decree
<ul style="list-style-type: none"> Birth of child/children 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of birth
<ul style="list-style-type: none"> Adoption of child/children 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of adoption
<ul style="list-style-type: none"> Placement for adoption of child/children 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of placement for adoption
<ul style="list-style-type: none"> New appointment of guardianship (event applies to both the guardian and the new dependent) 	<ul style="list-style-type: none"> Complete the Qualifying Life Event attestation, including: <ul style="list-style-type: none"> Date of guardianship order or placement

If your specific life event is not listed, we will contact you for the required documentation.

Assurant Health will review all applications to verify eligibility and may require additional documentation as proof of the qualifying event.

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