

## Important information regarding your health plan

## **Special Enrollment Rights for Employees of ERISA Groups**

If you are enrolled in a health plan governed by the Employee Retirement Income Security Act of 1974 (ERISA) and are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage or if the employer stops contributing toward your or your dependents' other coverage. However, you must request enrollment within thirty-one (31) days after your or your dependents' other coverage ends or after the employer stops contributing toward the other coverage.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within thirty-one (31) days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact your plan administrator at your place of employment or HMAA directly.

For detailed information or if you have any questions about these policies or your rights, please contact HMAA:

HMAA 220 South King Street, Suite 1200 Honolulu, Hawaii 96813

Phone (808) 941-4622 Toll-Free (888) 941-4622 E-mail CustomerService@hmaa.com