

## Enrollment guidelines

- **Open Enrollment Period** – The time of year when your company renews its health insurance. Existing employees beyond the new hire waiting period can enroll in the new group coverage.
  - **Example:** Employers with a *renewal* date of Jan. 1, 2023, and 90-day new hire waiting period can enroll employees who have been employed 90 days or more (from the Jan. 1 date). This is the only time they can be enrolled during the year without a special enrollment qualification. If the new hire will be employed less than 90 days as of Feb. 1, they will be eligible for the new group coverage on Feb. 1.
- **Renewal date** – The beginning of the group health insurance benefit plan year following Open Enrollment Period.
- **New hire waiting period** – A set period before an employee is eligible for the group health insurance. It can last up to 90 days and is assigned at the group's request. This waiting period can only be changed at renewal.
- **New hire employees** – Eligible to enroll once they meet the new hire waiting period criteria mentioned above.
- **Special Election Period (qualifying event)** – Available to an employee, spouse or dependent if there is a life-changing event and they would like to be enrolled on the group health insurance plan. This is only available if the employee has already met their new hire waiting period. Documentation is required.
  - **Examples of qualifying events:**
    - Loss of coverage they had through another carrier
    - Marriage
    - Birth of a child
  - A newborn is covered under the mother's insurance coverage for the first 31 days, but must be enrolled on the group health insurance plan by the date of birth if they need coverage moving forward. The child's date of birth is their effective date.
- **Retroactive enrollment time frame** – Subscribers/spouses/dependents can be retroactively enrolled 60 days, but they will owe for the retroactive premiums. The enrollment date will be decided based on the above scenarios (Open Enrollment Period, new hire date, Special Election Period). Sooner is always better.
- **Retroactive disenrollment time frame** – Subscribers/spouses/dependents can be retroactively disenrolled a maximum of 90 days.
- **Dependents** – Typically covered until end of month of their 26th birthday (or end of year, depending on the employer's guidelines).
- **Medicare-eligible** – Employees or spouses turning age 65 (or with two years' full disability).

Update changes in household size and address promptly to avoid delays in receiving materials such as ID cards and plan documents.

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

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