

Jon Test and Eligible Covered Dependents
4609 Regent Boulevard STE 100
Irving, TX 75063

Re: Notice Of HIPAA Special Enrollment Rights
CCS Alpha - 32986

To: Jon Test and Eligible Covered Dependents (if applicable) - 0000000000

You are receiving this notice because our records show you are eligible to participate in the CCS Alpha Group Health Plan (the "Plan").

A federal law called the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") provides three opportunities for you to enroll in the Plan under its special enrollment provisions during the plan year.

First, if you decline enrollment for yourself or your eligible dependents (including your spouse) because of other health insurance or group health plan coverage, you may be eligible 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 towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Second, 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 30 days after the marriage, birth, adoption, or placement for adoption.

Third, if you or your dependent loses coverage under Medicaid or a State Children's Health Insurance Plan ("CHIP") due to loss of eligibility (for reasons other than a failure to pay premiums) or you or your dependent becomes eligible for qualifying group health plan premium assistance under a state Medicaid or CHIP, then you may request enrollment in the plan for you and/or your dependent within 60 days of the loss of eligibility or the date that you or your dependent is determined eligible for premium assistance.

Any questions or needed assistance should be directed to CCS Alpha Attention: Human Resources, <Street Address, City, State, Zip>

Sincerely,
WageWorks