

Late Enrollee Policy

Benicorp Insurance Company will allow late enrollees to be added to a plan at the group's renewal. Once an employee applies during this period, a pre-existing exclusion period will apply as determined by the applicable state or federal law. Length of the exclusion period is 18 months, except in Indiana for groups under 50 employees. The pre-existing exclusion period for groups under 50 in Indiana is 15 months.

Late Enrollee Policy

Late enrollees can be added to a plan at the group's renewal.

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BENICORP[®]
INSURANCE COMPANY

Simple, Solid Group Health Solutions

Late Enrollee Policy

- An employee or dependent requesting coverage at the group's renewal must fully complete, sign and date an enrollment form. All questions must be answered. Full disclosure is required, or coverage can be rescinded.
- The completed application must be received by the Benicorp home office no later than 30 days after the renewal effective date. The earliest the application can be received by Benicorp is 30 days prior to the renewal effective date.
- The effective date for late enrollees added to a plan is the group's renewal effective date.
- Once coverage becomes effective, the employee will be subject to the 18-month pre-existing exclusion period (15 months for groups under 50 in Indiana).
- Late enrollee applications should be sent to:

**Administrative Customer Service
Benicorp Insurance Company
P.O. Box 68917
Indianapolis, IN 46268-0917**

Questions & Answers

What is the definition of a late enrollee?

A late enrollee is an employee who missed his/her original enrollment period or who has not previously applied for insurance. This does not include special enrollees.

Is the pre-existing exclusion always 18 months?

The only exception is for groups of 3-50 in Indiana. For these groups, the exclusion period is 15 months.

What is the effective date for coverage?

The group's renewal effective date will be the effective date for all late enrollees—provided the application was received within 30 days prior to the renewal date or 30 days after the renewal date.

What happens to employees who applied and were declined coverage prior to this policy change?

Benicorp will calculate the time the employee has served under his/her complete exclusion from the plan (when applicable). If the employee has satisfied the entire exclusion period, Benicorp will bring that employee onto the plan with no additional pre-existing limitation or exclusion. If the employee has not satisfied the entire exclusion period at the time of open enrollment, Benicorp will calculate the time the employee has been excluded from the plan and count that toward the satisfaction of the remaining pre-existing exclusion period.

Does the exclusion period apply to all late enrollees?

If a late enrollee can provide proof of prior coverage which terminated not more than 63 days prior to the date of enrollment, Benicorp will credit any time served under the prior carrier's pre-existing exclusion period toward the satisfaction of the pre-existing exclusion period.

Since late enrollees are considered guaranteed issue, can an employee just complete the basic information and sign the application?

No. Late enrollees must fully complete the enrollment application. All questions must be answered—including health questions. If the employee omits health information, rescission and denial of claims could occur in the future.

Will the policy change for special enrollees who join because of marriage, divorce, the birth of a child, etc.?

No. Special enrollees may be added to the plan at any time. Remember, special enrollees also must fully complete and sign an enrollment application.

Whom do I call if I have questions about late or special enrollees?

Call Benicorp's Administrative Customer Service Department at 1-800-837-1205.