

## NOTICE OF PRE-EXISTING CONDITION EXCLUSION

This plan currently imposes a pre-existing condition exclusion. That means that if you or a family member has a medical condition before coming to our plan, you might have to wait a certain period of time before the plan will provide coverage for that condition. This exclusion applies only to conditions for which medical advice, diagnosis, care, or treatment was recommended or received within the six month period prior to your enrollment date. Your enrollment date is your first day of coverage under the plan, or if there is a waiting period before you are eligible for medical benefits, the enrollment period begins the first day of that waiting period (usually your first day of work). The preexisting condition exclusion does not apply to pregnancy or to a child who is enrolled in the plan within 30 days after birth, adoption, or placement for adoption.

You can reduce the length of this exclusionary period by the number of days of you had "creditable coverage" under another health plan prior to your enrollment in CASEBP. *Most* prior health coverage is considered creditable coverage and can be used to reduce the preexisting condition exclusion if you have not gone without coverage (experienced a "break") in coverage of more than 63 days. To reduce the exclusion period by your creditable coverage, you should *give us a copy of any certificates of creditable coverage* (HIPAA Certificates) you have. If you do not have a Certificate, but you did have prior health coverage, we will help you obtain one from your prior plan or issuer. There are also other ways that you can show that you have creditable coverage. Please contact us if you need help demonstrating creditable coverage.

**Important: Beginning July 1, 2014, the Plan will no longer apply this exclusion to members of the Catskill Area Schools Employee Benefit Plan (CASEBP).**

For more information or any questions regarding this notice, please contact the CASEBP office at 607-588-8917 or 1-800-962-6294.