



Alexander & Baldwin, Inc.

## Notice of Your Special Enrollment Rights

To ensure individuals have access to health care coverage, Congress enacted the Health Insurance Portability and Accountability Act (HIPAA) of 1996. Under the special enrollment provisions of HIPAA, you may be eligible, in certain situations, to enroll in a medical plan during the Plan Year, even if you previously declined coverage. This right extends to you and all eligible family members.

You will be eligible to enroll yourself or any eligible dependent if, during the Plan Year:

1. Your or your dependents' COBRA coverage under another plan ends involuntarily
2. You or your dependents have lost coverage under another plan because:
  - Employer contributions to the plan stopped
  - The plan was terminated
  - Coverage ended due to divorce, legal separation, death, termination of employment, or a reduction in hours to part-time status that affected benefits eligibility.
3. As a covered employee, a court has ordered you to provide coverage for a dependent
4. If you gain a new dependent during the year, you may enroll that dependent, as well as yourself and any other eligible dependents, in your medical plan—again, even if you previously declined medical coverage
5. Effective April 1, 2009, you will be eligible to enroll yourself (and any eligible dependents) in the employer health plan if during the plan year you or your eligible dependent:
  - Have lost Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
  - Have become eligible for a State's premiums assistance program under Medicaid or CHIP

### This special enrollment right...

- Will be extended to you only if you notify your local Human Resources representative within 30 days of the events listed under 1 through 4 above; and 60 days of the events listed under 5
- Applies to:
  - medical coverage only for events listed under 1 through 4
  - medical and dental coverage for events listed under 5

If you declined any other coverages, you must either wait until Open Enrollment to elect such coverage, or until you experience a qualifying change in status that enables you to change your benefit elections, in which case you may only make certain changes.