

# IMPORTANT NOTICE TO ALL MEMBERS

YOUR ANNUAL DENTAL/VISION

## OPEN ENROLLMENT

PERIOD AS REQUIRED BY HIPAA WILL BE:

**Nov. 1, 2010 ~ Nov. 30, 2010**

**for a January 1, 2011**

**EFFECTIVE DATE**

Your NEPBA Trust's plan anniversary/ renewal date

If you are NOT currently on NEPBA group DENTAL/VISION plan and are eligible for coverage you have the right to enroll during this OPEN ENROLLMENT time. If you come on to the plan during this Open Enrollment Period you will have no waiting periods for coverage. If you choose not to come on the plan now and want to in the future, you will have to wait until the next Open Enrollment period. The only exception is, if you are covered by a spouse and they lose their coverage you would be able to come on the plan within 30 day of that loss of coverage.


**If you want to enroll  
or have any questions,  
please contact :**

Kristy Hogan  
NEPBA Administrator  
978-453-2500 x-117

[Khogan@nepba.org](mailto:Khogan@nepba.org)



**NEPBA  
Health & Welfare  
Trust**

 This **OPEN ENROLLMENT** period can not be extended past the dates above. If you miss out you will have to wait until next year unless you lose your current coverage through a qualifying event as defined by the **Health Insurance Portability and Accountability Act. of 1997 (HIPAA)**.

***If you are currently on our plan and do not wish to change,  
you can disregard this notice.***