

Pre-ex General Notice

This plan imposes a pre-existing condition exclusion. This means that if you have 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 a six-month period. Generally, this six-month period ends the day before your coverage becomes effective. However, if you were in a waiting period for coverage, the six-month period ends on the day before the waiting period begins. The pre-existing condition exclusion does not apply to pregnancy nor to a child who is enrolled in the plan within 31 days after birth, adoption, or placement for adoption.

This exclusion may last up to 12 months from your first day of coverage, or if you were in a waiting period, from the first day of your waiting period. However, you can reduce the length of this exclusion period by the number of days of your prior "creditable coverage." Most prior health coverage is considered creditable coverage and can be used to reduce the pre-existing condition exclusion if you have not experienced a break in coverage of at least 63 days. To reduce the 12-month exclusion period by your creditable coverage, Anthem would need a copy of your certificate of creditable coverage from your prior health insurance carrier. If you do not have a certificate of creditable coverage, but you do have prior health coverage, please follow the steps to obtain this information.

If you have any further questions or need help demonstrating creditable coverage, please contact us once you receive your identification card. The customer service telephone number is located on the back of the card.

Steps to Obtain a Certificate of Creditable Coverage:

1. Contact the Human Resources area of your prior employer.
 - Ask for the steps to request a certificate of creditable coverage or other evidence of prior coverage.
 - Make sure the Human Resources area has your current mailing address.
2. Contact your prior insurance carrier.
 - Check the identification card you received from your prior insurance company for a Customer Service phone number or address.
 - Contact your prior insurance carrier and ask them for the steps to request a certificate of creditable coverage.
 - Check the prior benefit booklet for contact information for the prior carrier. Use this information to contact the carrier and ask for the steps to request a certificate of creditable coverage. If you need help, let us know.
 - Once you receive your certificate of creditable coverage from your prior carrier, send it to the address on the back of your new identification card.