

Medically Underwritten Coverage for Dependent Newborns

The following rules apply when adding a newborn to your medically underwritten coverage:

Adding a newborn within the first 31 days – If you wish to add a newborn child to your coverage, you must submit an application to Highmark within 31 days of the date of birth in order to **bypass medical underwriting*** and to **waive the pre-existing condition limitation**** for the newborn child.

Adding an adopted newborn or a newborn placed for adoption within the first 31 days - If you wish to add an adopted newborn child or a newborn child being placed for adoption to your coverage, you must submit an application to Highmark within 31 days of the date of adoption or placement for adoption, **to bypass medical underwriting*** and **to waive the pre-existing condition limitation**** for the newborn child.

The 31-day period begins on the newborn's date of adoption or the date the newborn was placed for adoption, as long as that date is within 31 days from birth. For example, if placement for adoption occurs on the date that the newborn child is 21 days old, you have 31 days **from that date** to notify Highmark of the intention to add the newborn to your coverage. However, if placement for adoption occurs on the date that the infant is three months old, medical underwriting* is required and the pre-existing condition limitation** applies, as those restrictions apply to other dependents covered under the same contract.

Adding a dependent child, an adopted child or a child placed for adoption between 32 and 90 days of the date of birth – If you submit an application to add a dependent child, an adopted child or a child placed for adoption to your coverage between 32 and 90 days of the date of birth, the child will be **subject to medical underwriting and the pre-existing condition limitation** will apply**. This means that eligibility for coverage in a medically underwritten product will be determined based on a review of the child's medical history and any health conditions the child may have. If the child passes medical underwriting, the child will be added to your coverage. If the child does not pass medical underwriting, you can apply for individual guaranteed issue*** coverage for the child.

Adding a dependent child, an adopted child or a child placed for adoption after 90 days of the date of birth - If you **do not** submit an application to add a dependent child, an adopted child or a child placed for adoption within 90 days of the date of birth, you must wait until your coverage anniversary date before submitting an application for dependent coverage. If you apply for coverage after 90 days and the child does not pass medical underwriting, the child will be eligible for an individual guaranteed issue program.

Please call the number on the back of your ID card to add a dependent to your coverage or for questions regarding medically underwritten coverage for dependent newborns.

*Medical Underwriting - A review of an applicant's medical history to determine eligibility for coverage.

**Please see the Outline of Coverage or the Subscription Agreement for a definition of *pre-existing condition*.

*** Guaranteed issue - Coverage available regardless of the applicant's medical condition.