

**Determination Of The Applicable Pre-Existing Condition  
Exclusion Period (PCEP)**

*This Form Is To Be Used By Group Administrators Only*

**GROUP INFORMATION**

1. Group Name: \_\_\_\_\_ 2. Group #: \_\_\_\_\_  
3. Group Administrator Name: \_\_\_\_\_ 4. Telephone #: \_\_\_\_\_  
5. Group Fax #: \_\_\_\_\_ 6. Group Waiting Period: \_\_\_\_\_  
7. Group Pre-Existing Condition Exclusion Period (PCEP):  6/12 months  Other (specify): \_\_\_\_\_

**EMPLOYEE/DEPENDENT INFORMATION**

8. Employee Name: \_\_\_\_\_ 9. Employee SS#: \_\_\_\_\_  
10. Date of Hire (DOH): \_\_\_\_\\_\_\_\_\\_\_\_\_ 11. Effective Date of Coverage (EDOC): \_\_\_\_\\_\_\_\_\\_\_\_\_  
12. Prior Creditable Coverage From \_\_\_\_\\_\_\_\_\\_\_\_\_ Date and Prior Creditable Coverage To \_\_\_\_\\_\_\_\_\\_\_\_\_ Date  
13. Dependent(s) Name: \_\_\_\_\_ 14. Dependent SS#: \_\_\_\_\_ 15. Relationship to Employee: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**NEW EMPLOYEE ENROLLMENT - PCEP is calculated from DOH.**

For ease of calculation of the group PCEP and Creditable Coverage, use the following:  
• 1 month is equal to 30 days • 1 year is equal to 360 days.

**CHECK THE APPLICABLE BOX BELOW:**

**NO PCEP APPLIES**

- There are 12 months or more of Creditable Coverage AND there is no more than a 63 day break between last coverage and DOH.  
**The employee AND/OR dependent is not subject to the group's PCEP.**

**FULL PCEP WILL APPLY**

- There is no Creditable Coverage OR there is more than a 63 day break between last coverage and DOH.  
**The employee AND/OR dependent is subject to full PCEP (refer to #7 above)**

**PARTIAL PCEP**

- There is less than 12 months of Creditable Coverage AND there is no more than a 63 day break between last coverage and DOH.  
**The employee AND/OR dependent is subject to the PCEP as determined by the following:**

\_\_\_\_\_ (minus) \_\_\_\_\_ (equals) \_\_\_\_\_  
Group PCEP (days) Creditable Coverage (days) Applicable PCEP (days) from the DOH

**SPECIAL ENROLLMENT - PCEP is calculated from the EDOC**

**Type of Event:**  Marriage  Birth  Adoption  Placement for Adoption  Loss of Coverage (i.e., legal separation, death, divorce, termination of employment, or reduction in the number of hours of employment)

\_\_\_\_\_ (minus) \_\_\_\_\_ (equals) \_\_\_\_\_  
Group PCEP (days) Creditable Coverage (days) Applicable PCEP (days) from the EDOC

**NOTE:** Effective date of coverage will be the date of the event provided notification is received within 30 days of the event.

**ANNUAL OPEN ENROLLMENT - PCEP is calculated from the EDOC**

**NOTE:** The individual must have satisfied the groups waiting period to be eligible to enroll during the Annual Open Enrollment Period.

\_\_\_\_\_ (minus) \_\_\_\_\_ (equals) \_\_\_\_\_  
Group PCEP (days) Creditable Coverage (days) Applicable PCEP (days) from the EDOC

I understand and agree to the length of the PCEP which applies to me AND/OR my dependent(s) and I acknowledge that I have read the information on the reverse side of this form. The length of the PCEP was calculated based on information provided by me or at my direction. The Group does not guarantee the accuracy of such information.

**Attached is:**  Certification of Creditable Coverage  Prior Coverage Affidavit  Other (specify): \_\_\_\_\_

**Employee Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Group Representative Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

- Many plans do not exclude coverage for pre-existing conditions. The Employer must inform you if your group health coverage has a pre-existing condition exclusion and can only exclude coverage for a pre-existing condition after you have been notified. The Employer must also notify you of your right to show that you had prior creditable coverage to reduce the pre-existing condition exclusion period.
- The pre-existing condition exclusion period will be restricted to a maximum of 12 months (24 months for group size one [1] with no prior coverage) for conditions for which medical advice, diagnosis, care or treatment was received during the six (6) month period prior to the employee's enrollment date. For employees and their dependents who enroll in the group health plan during their initial eligibility period [within 30 days after satisfaction of their waiting period], the pre-existing condition exclusion period of 12 months begins as of the date of hire, not on the effective date of coverage. Thus, the pre-existing condition exclusion period runs concurrently with any waiting period which may apply. This also means that the six (6) month look back period to determine if a condition was pre-existing will be the six (6) month period immediately prior to the date of hire for initial enrollees. For special and annual enrollees, the pre-existing condition exclusion period will begin as of the effective date of the person's group health coverage.
- During initial, special, or annual open enrollment you must furnish the Employer with your certification of creditable coverage, indicating any previous creditable coverage. **At that time, the Group Administrator must inform you as to the amount of time that the pre-existing condition exclusion period will apply.** If you present a certification of creditable coverage indicating that you have had continuous coverage for more than 12 months, with no more than a 63 day break in coverage, excluding the group's "waiting period", there will be no pre-existing condition exclusion period applicable.
- If you disagree with the pre-existing condition exclusion period which has been determined based on the information you presented, you may appeal this determination. You may ask that your Employer assist you in obtaining a certificate from any prior plan or you may present other relevant corroborating evidence (e.g., documents, records, explanation of benefits (EOB), identification card, pay stubs showing payroll deduction for health insurance coverage, a certificate of coverage under a group health policy, records from medical care providers indicating health coverage, third party statements verifying periods of coverage). Creditable coverage may also be established through means other than documentation, such as by a telephone call from your employer to a prior employer or insurer verifying creditable coverage.