

# Notice of Your Right to Documentation of Health Coverage

Recent changes in Federal law may affect your health coverage if you are enrolled or become eligible to enroll in health coverage that excludes coverage for pre-existing medical conditions.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) limits the circumstances under which coverage may be excluded for medical conditions present before you enroll for coverage. Under the law, a pre-existing condition exclusion generally may not be imposed for more than 12 months (or 18 months for late enrollees). The 12-month, or 18-month, exclusion period is reduced by your prior health coverage. You are entitled to a certificate that will provide evidence of your prior health coverage. Such certificates will inform your new insurer that you have met all or a part of your one-time pre-existing conditions waiting period. If you have not had prior coverage for the full period needed to satisfy the pre-existing waiting period, you will be given credit for all time served toward your pre-existing waiting period. If you buy health insurance other than through an employer group health plan, a certificate of prior coverage may help you obtain coverage without a pre-existing condition exclusion. You may contact your State Insurance Department for further information.

For employer group health plans, these changes generally take effect at the beginning of the first plan year starting after June 30, 1997. For example, if your employer's plan year begins on January 1, 1998, the plan is not required to give you credit for your prior coverage until January 1, 1998. However, if your employer's plan year begins on October 1, 1997, the plan is required to give you credit for your prior coverage as of October 1, 1997.

You have the right to receive a certificate of prior health coverage since July 1, 1996. You may need to provide other documentation for earlier periods of health care coverage. Check with your new plan administrator to see if your new plan excludes coverage for pre-existing conditions and if you need to provide a certificate or other documentation of your previous coverage.

To request a certificate, please contact the person below at your company.

Contact: DuncanTech  
Attn: Judy Duncan  
11824 Kemper Road  
Auburn CA 95603

*The certificate must be provided to you promptly. You may also request certificates for any of your dependents (including your spouse) who were enrolled under your health coverage.*