



Newly hired eligible employees and their dependents will be required to furnish a **Certificate of Coverage** letter (letter on former employer or insurance carrier letterhead) stating they had *prior coverage*, the *names of participants enrolled* and the *date the coverage terminated*. **This letter should be provided to the insurance preparer and is required from the employee in order to be exempt from the pre-existing requirements.** There cannot be a lapse of coverage longer than 63 days. If the newly hired employee does not have the letter when first enrolled, they may provide the letter at a later date and the insurance preparer can change their coverage to reflect that pre-existing should not apply.

Employees and dependents that did not have previous health coverage, or if the prior coverage has been terminated for more than sixty-three (63) days, will be required to satisfy the twelve-month pre-existing condition requirement. Treatments for conditions determined to be pre-existing shall not be considered eligible expenses until coverage has been in force for twelve (12) months.

Pre-existing condition shall mean *a condition for which a covered person received treatment or advice during the twelve-month period immediately prior to coverage with the state's plan*. The healthcare plan options that apply a pre-existing condition clause are the PPO.

The pre-existing condition clause does not apply to pregnancy, newborns or adopted children or children placed for adoption. Also, if you are enrolling (as a new hire) or transferring during the annual enrollment transfer period and have had health coverage without a sixty-three (63) day lapse between prior health coverage, the twelve-month pre-existing condition clause will be waived.

I hereby acknowledge that I have received, read, and understood the above information on **PPO Pre-existing Condition Clause**.

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Employee's Name

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Employee's Signature

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Date



Check the "Forms" Webpage for the current version and disregard previous versions. This form may not be altered without prior approval.

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