

Please Note: Under the Affordable Health Care Reform Act, effective January 1, 2015, GPA's Group Medical Plan covers your dependent children up to the end of the month of their 26th birthday regardless of whether:

- **You claim them as your own tax dependent or provide 51% of their support; or,**
- **They reside in your household; or,**
- **They are a student.**

DEPENDENTS ELIGIBLE FOR COVERAGE INCLUDE:

1. The employee's legally married spouse.
2. The employee's child(ren) up until the end of the month of their 26th birthday, including:
 - a. A natural born child.
 - b. A stepchild.
 - c. An adopted child or a child lawfully placed with the employee for legal adoption by the employee. A "child lawfully placed with an employee for legal adoption" refers to a child who the employee intends to adopt, whether or not the adoption has become final, provided the child has not attained the age of eighteen (18) as of the date of placement for adoption.
 - d. An eligible foster child. An "eligible foster child" is an individual who is placed with the employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
 - e. Any child of a plan participant who is an alternate recipient under a Qualified Medical Child Support Order (QMCSO) shall be considered as having a right to dependent coverage under the Plan with no pre-existing condition provisions applied. A participant of the Plan may obtain from the Plan Administrator, without charge, a copy of the procedures governing QMCSO determinations.
3. An employee's unmarried child over the age of twenty-six (26) who is mentally or physically incapable of earning his or her own living due to permanent, chronic, and total disability. The child may obtain continued coverage if, within thirty (30) days after the date coverage would otherwise terminate, the employee submits proof of the child's incapacity (see Eligibility for Disabled Children).
4. A minor ward for whom the employee has legal guardianship and who is primarily dependent upon the employee for support and resides with the employee.

NOTE: To be covered under GPA's Group Life Insurance and/or Supplemental Life Insurance, a dependent child must be unmarried.

EMPLOYEE'S RESPONSIBILITY:

It is the employee's responsibility to notify the Benefits Department within thirty-one (31) days of any change involving the addition of a dependent due to marriage, birth, or adoption. Failure to notify the Benefits Department in a timely manner may result in a dependent having to go through late enrollment in Group Medical. Any medical or dental claims for service rendered to the dependent during this time may not be covered under Group Medical.

COBRA continuation coverage will be offered to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. If the qualifying event is termination of employment, reduction in hours, death, or your entitlement to Medicare, you must notify the Benefits Department within thirty-one (31) days of the event.

For other qualifying events (divorce, legal separation or a dependent child's loss of eligibility), you must notify the Benefits Department within sixty (60) days of the qualifying event or the date coverage would terminate due to that event, whichever is later. Failure to notify the Benefits Department may result in the beneficiary not being able to continue coverage under Group Medical through COBRA. In addition, any medical or dental claims for services rendered after the loss of qualifying status may not be covered under Group Medical.

RELEASE OF MEDICAL INFORMATION:

By signing the front of this form, I authorize my physician, medical professional, hospital, clinic, or other medically related facility, insurance company, or other organization, institution or person, that has any records or knowledge of me or my health, or my dependents or their health, to give such information to Healthgram, Inc., if requested.

NOTICE OF PRIVACY PRACTICES

Your Notice of Privacy Practices from Georgia Ports Authority's Medical & Dental plans are available along with all of your related plan documents at www.healthgram.com.