

Newborn and Adopted Children

Newborn children of the Subscriber or the Subscriber's spouse will be covered for an initial period of 31 days from the date of birth **only if the Subscriber submits a request to add the child under the Plan**. You must contact Your Employer within 31 days to add a newborn or adopted child. A child will be considered adopted from the earlier of: (1) the moment of placement in your home; or (2) the date of an entry of an order granting custody of the child to you. The child will continue to be considered adopted unless the child is removed from your home prior to issuance of a legal decree of adoption.

Premium charges begin at day one of coverage. Children must follow the parent plan (corridor) or they may be added to KIDZ plan.

Please note that newborn children are not automatically enrolled or automatically cancelled. Either of these changes require notification and the proper form to the Benefit Coordinator.