Notice of HIPAA Special Enrollment Rights

If you do not elect health insurance coverage under the benefit plans provided by Caliber Holdings LLC (the "Plans") for yourself, your spouse, or eligible dependents during Annual Enrollment, you might be eligible for special enrollment to elect coverage or add eligible dependents under the Plan sponsored by your employer (the "Plan") if you enroll in Workday (Personal > Benefits and Pay) or by phone by calling the Caliber Benefits Center at 844-347-8941 within 30 days (or, as noted below, 60 days) after the date of the occurrence of one of the following events:

1. If you get married during the plan year, even though you may have waived coverage during Annual Enrollment, you may elect special enrollment for you, your spouse and any other eligible dependents you acquire through the marriage.

2. If you acquire a child who is an eligible dependent (through birth, adoption, or placement for adoption), you may elect special enrollment for yourself, your spouse, and the new child, even if you waived coverage or chose employee-only coverage during Annual Enrollment.

3. You may elect special enrollment for you and any eligible dependents if you opted out of coverage under the applicable Plan because you were covered under another employer's group health plan and either (1) you lose eligibility for coverage under that plan for a reason other than failing to pay premiums or for cause, (2) the other group health plan terminates, or (3) the employer sponsoring the other group health plan ceases to make employer contributions. You are not required to take COBRA continuation under another plan to elect special enrollment under the Plan.

4. If you lose eligibility for Medicaid or a state Children's Health Insurance Program ("CHIP") plan, you may elect special enrollment under the applicable Plan for you and any eligible dependents. Under these circumstances the 30-day election period will not apply. Instead, you will have 60 days after your loss of eligibility to enroll in the applicable Plan.

5. If you become eligible for a premium assistance subsidy under Medicaid or CHIP with respect to the Plans, you may elect special enrollment under the applicable Plan for you and any eligible dependents. Under these circumstances the 30-day election period will not apply. Instead, you will have 60 days after you gain eligibility for the subsidy to enroll in the applicable Plan.

If you opted out of coverage under the Plans (or you opted not to enroll your dependents) because COBRA continuation was in effect on your eligibility date, you (or your eligible dependents) must exhaust the COBRA continuation period before you elect special enrollment under the applicable Plan. This means you (or your eligible dependents) must continue COBRA coverage for the entire COBRA period. Failure to pay a COBRA premium does not result in the exhaustion of COBRA.