

Adding a Newborn to Existing Coverage

Adding Newborns to Individual or Family Plans



Newborn Waiver Not Applicable

Not Applicable means the applicant was not aware of a pregnancy or of being an expectant parent at the time of application.

- The Newborn Waiver for Individual (excluding Classic) and Family plans expires 9 months after a policy's effective date.

If required documentation is received within 31 days of date of birth:

- No Underwriting
- No Pre-Existing
- Date of Birth Effective Date

Required Documentation: [Alternative Plan Selection Transfer Form](#)

If required documentation is received outside of 31 days of date of birth:

- Subject to Underwriting
- Pre-Existing Waiting Period
- If approved for coverage, Newborn will be added to the policy on the next available effective date, once the Underwriting process has completed.

Required Documentation:

- [Traditional Membership Application](#)
- [0-2 Month Medical](#)

Newborn Waiver Applicable

Applicable means the applicant was aware of a pregnancy or of being an expectant parent at the time of application.

- The Newborn Waiver for Individual (excluding Classic) and Family plans expires 9 months after a policy's effective date.

When adding a Newborn to a policy where the Newborn Waiver Applies:

- Subject to Underwriting
- Pre-Existing Waiting Period

If the application is received within 31 days from Date of Birth:

- If coverage is offered, the child's coverage will become effective as of Date of Birth.

If the application is received more than 31 days from Date of Birth:

- If coverage is offered, the child's coverage will become effective on the next available effective date once the underwriting process is complete.

Required Documentation:

- [Traditional Membership Application](#)
- [0-2 Month Medical](#)

Existing Classic Choice - Newborn

For Parent(s) with Existing Classic Choice plan



Newborn Waiver Not Applicable

Not Applicable means the applicant was not aware of a pregnancy or of being an expectant parent at the time of application.

- The Newborn Waiver for Classic Choice plans expires 6 months after a policy's effective date.

If required documentation is received within 31 days of date of birth:

- No Underwriting
- No Pre-Existing
- Date of Birth Effective Date

[Required Documentation: Alternative Plan Selection Transfer Form](#)

If required documentation is received outside of 31 days of date of birth:

- Subject to Underwriting
- Pre-Existing Waiting Period
- If approved for coverage, Newborn will be added to the policy on the next available effective date, once the Underwriting process has completed.

[Required Documentation:](#)

- Traditional Membership Application

Newborn Waiver Applicable

Applicable means the applicant was aware of a pregnancy or of being an expectant parent at the time of application.

- The Newborn Waiver for Classic Choice plans expires 6 months after a policy's effective date.

When adding a Newborn where the Newborn Waiver Applies:

- Subject to Underwriting
- Pre-Existing Waiting Period

If the application is received within 31 days from Date of Birth:

- If coverage is offered, the child's coverage will become effective as of Date of Birth.

If the application is received more than 31 days from Date of Birth:

- If coverage is offered, the child's coverage will become effective on the next available effective date once the Underwriting process is complete.

[Required Documentation:](#)

- Traditional Membership Application

Adding a Newborn to Individual or Family Coverage

