



Sentara Individual & Family Health Plans offers **more choices, innovative solutions, and enhanced access to affordable, high-quality care.**

Plan Features:

- a wide range of deductibles and copayments available for every budget
- Health Savings Account (HSA) options
- 24-hour access to virtual consults¹ with board-certified physicians
- discounts on complementary therapies including acupuncture, chiropractic, and massage therapy²
- Emergency Travel Assistance for domestic and international travel²
- access to free award-winning health and wellness programs with MyLife MyPlan²

¹For most plans, virtual consults are at no charge when accessed through the member portal or mobile app. This is a separate benefit from telemedicine visits scheduled with a member's provider. Mental health and substance use disorder virtual consults may carry an additional charge.

²This is not a covered benefit but a value-added service.



Still need help?

Talk to a Sentara Personal Plan Advisor today at **1-844-842-4313**.



Scan the QR code to learn more or visit [sentarahealthplans.com](https://www.sentarahealthplans.com)

Sentara Health Plans is the trade name for Sentara Health Plans, Sentara Health Insurance Company, Sentara Behavioral Health Services, Inc., and Sentara Health Administration, Inc. Sentara Individual & Family Health Plans are issued by Sentara Health Plans. All plans have benefit exclusions and limitations and terms under which the policy may be continued in force or discontinued.

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Sentara Individual & Family Health Plans

Special Enrollment Period





What is Special Enrollment Period?

Special Enrollment Period (SEP) is a time when an individual can enroll in a health insurance plan outside the annual Open Enrollment Period.

Who qualifies for a Special Enrollment Period?

You must experience a qualifying life event and may be asked to provide proof of eligibility in order to qualify. Qualifying life events are significant changes in your life that change your circumstances, family status or residency, or otherwise cause you to lose your health coverage.

How long does a Special Enrollment Period last?

You have 60 days to enroll for health coverage after you experience a qualifying life event. If you are a Virginian who loses Medicaid coverage, you have 90 days to enroll in a qualified health plan.

What are examples of qualifying life events?



A change in household size

- getting married
- getting divorced or legally separated
- having a baby, adopting or placing a child for adoption, foster care, or court-ordered care
- death of a family member



Losing your health coverage

- losing job-based coverage for any reason, including resigning, getting laid off, or getting fired
- expiration of COBRA coverage
- losing coverage under your parent's plan at age 26
- losing eligibility for Medicaid or Children's Health Insurance Program (CHIP)



A change in circumstance or status

- moving outside your plan's coverage area
- a change in income that affects eligibility for premium tax credits or cost-sharing reductions
- release from jail or prison
- gaining U.S. citizenship
- enrollment or plan error



How soon can you start your coverage during a Special Enrollment Period?

For most life events, coverage will begin the first day of the following month. However, there are exceptions which allow same-day effective coverage like the birth or adoption of a child.

Questions?

Help is close by. There are several ways you can learn more about qualifying life events, eligibility requirements, and the length of your Special Enrollment Period:

- contact your broker
- call a Sentara Personal Plan Advisor at **1-844-842-4313**
- visit **[sentarahealthplans.com/individual](https://www.sentarahealthplans.com/individual)**