**Section 2160.720 Health Care Coverage**

a) Except as provided in subsections (b) and (c), for any Member or Dependent under the Plan, there is no coverage for 6 months after enrollment for health conditions that have been treated during the 3 months prior to enrollment, as described in the Local Government Health Plan Benefits Handbook.

b) For all Members and their covered Dependents who enroll under the Plan at the time their respective Unit initially enrolls in the Plan, the limitation described in subsection (a) shall not apply.

c) The Pre-Existing Condition time period may be reduced by the amount of creditable coverage Members or Dependents may have had with another insurance plan prior to enrollment, provided there was not a break in coverage of more than 63 days. A Certificate of Creditable Coverage from the prior plan must be provided to the employing Unit to reduce the Pre-Existing Condition time period.

d) Coverage begins for all Members and their covered Dependents at 12:01 AM of the day the Unit is enrolled in the Plan.

(Source: Amended at 32 Ill. Reg. 15994, effective September 11, 2008)