

## \* **QUALIFYING EVENT/CHANGE IN STATUS EVENTS**

You cannot change your benefit elections during the Plan Year outside an enrollment period, unless you experience a **"Change Event"** and the change you want to make is consistent with the Change Event.

### **Change Events For All Benefit Programs**

You may change your Benefit Program selections if you or your Covered Dependent becomes eligible or ineligible for coverage under either this Plan or another plan on account of a change in:

- legal marital status (for example, marriage, divorce, legal separation, annulment);
- number of dependents (for example, birth, death, adoption, placement for adoption);
- employment status (for example, strike or lock out, termination, commencement, leave of absence, including those protected under the FMLA);
- work schedule (for example, Full-time, Part-time);
- residence or worksite;
- a Covered Dependent's status (that is, a dependent becomes eligible or ineligible for benefits under the Plan);
- coverage made by your spouse or other Covered Dependent permitted under the spouse's or Covered Dependent's employer's benefit plan due to a Change Event;
- the availability of benefit options or coverage under any of the Benefit Programs under the Plan (for example, an HMO is added to or deleted from the Medical Program) (**not available for the Dependent Care FSA or Health Care FSA Programs**);
- an election made by your spouse or other Covered Dependent during an open enrollment period under your spouse's or other Covered Dependent's employer's benefit plan that relates to a period that is different from the Plan Year for this Plan (for example, your spouse's open enrollment period is in July and your spouse changes coverage) (**not available for the Health Care FSA Program**);
- the cost of coverage during the Plan Year, but only if it is a significant increase or decrease (**not available for the Health Care FSA Program**); or
- your dependent care provider or cost of dependent care (a significant increase or decrease) (**available for the Dependent Care FSA Program only**).

### **Additional Change Events For Health Care Options**

In addition to the above Change Events, you may also change elections for the Medical, Dental, Vision, and Health Care FSA Programs if:

- you, your spouse, or other Covered Dependent become eligible for continuation coverage under COBRA or USERRA;

- a judgment, decree, or order resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order), is entered by a court of competent jurisdiction that requires accident or health coverage for your child;
- you, your spouse, or other Covered Dependent become enrolled under Part A, Part B, or Part D of Medicare or under Medicaid (other than coverage solely with respect to the distribution of pediatric vaccines); or
- you, your spouse, or other Covered Dependent become eligible for a Special Open Enrollment Period.

### **Consistency Rule**

Your election change must be consistent with the Change Event that affects your coverage under a Benefit Program. Examples:

If your dependent care provider changes, you could not change your Medical Program elections, but you could change your elections relating to the Dependent Care FSA Program.

If one of your dependents no longer qualifies as a Covered Dependent, you could cancel coverage for that dependent, but you could **not** cancel coverage for your other Covered Dependents.

If you have single coverage and you marry, you may elect two-person or family coverage, as applicable.

Some of the Change Events may allow you the option of either increasing or decreasing coverage, for example, your spouse changing an election under his or her employer's plan allows you to increase or decrease your benefits under the Plan so long as your choice is consistent with your spouse's election. If you are not sure the election change you would like to make is consistent with the Change Event, you should contact the Human Resources Department.

### **Procedures For Changing Elections Mid-Year**

If you want to change an election because of a Change Event, you must submit a written request to the Human Resources Department and identify the event that resulted in the change. The change request must be filed on or before the date that is 30 calendar days after the date of the Change Event. The change in coverage generally will be effective as of the first payroll period following notification. If the Change Event is the birth or adoption of an Eligible Dependent Child, for example, the change in coverage will be retroactively effective to the date of the birth or adoption. If one or more payroll periods have passed since the birth or adoption, additional Benefit Contributions will be withheld from subsequent paychecks to place you in the position you would have been in had your new election been in effect at the date of the birth or adoption.

If you file a request for a change in coverage more than 30 days after the date of the Change Event, the requested change will not take effect, and you will have to wait until the next Open Enrollment Period, a Special Enrollment Period, or until you experience another consistent Change Event to make the change.

