

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Change in Status					
Change in Employee's Marital Status					
Gain Spouse (e.g. marriage)	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll new spouse and dependent children (<i>HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled</i>) Change coverage option (e.g. HMO to PPO) Drop employee's or dependent's coverage to enroll in spouse's plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll new spouse and dependent children (<i>HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled</i>) Change coverage option (e.g. HMO to PPO) Drop employee's or dependent's coverage to enroll in spouse's plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase coverage for newly eligible spouse or dependents Decrease coverage if employee or dependents become eligible under spouse's plan <p><i>Note: HIPAA Special Enrollment Rights do not apply if plan not subject to HIPAA</i></p>	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll or Increase coverage for newly eligible dependents due to marriage Drop or decrease coverage if new spouse is not employed or makes a DCRA coverage election under spouse's plan 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage <p>Even when eligibility is not affected</p>
Lose Spouse (e.g. divorce, legal separation, annulment, death of spouse)	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for spouse only Enroll employee or dependents who lose eligibility under spouse's plan Change coverage option (e.g. HMO to PPO) <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse's plan</i></p>	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for spouse only Elect coverage for employee or dependents who lose eligibility under spouse's plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage to reflect loss of spouse's eligibility Enroll or increase coverage if coverage is lost under spouse's plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Drop coverage if eligibility is lost due to dependent now residing with the ex-spouse 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage <p>Even when eligibility is not affected</p>

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Change in Employee's Number of Dependents					
March 2005					
Gain Dependent (e.g. birth, adoption)	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll newly-eligible dependent <i>(and any other dependents not previously covered per HIPAA Special Enrollment Rights)</i> Change coverage option (e.g. HMO to PPO) Drop coverage for employee or dependent only when coverage is elected under the spouse's plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll newly-eligible dependent <i>(and any other dependents not previously covered per HIPAA Special Enrollment Rights)</i> 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected
Lose Dependent (e.g. death)	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage only for the dependent who loses eligibility Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage only for the dependent who loses eligibility Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected
Change in Employment Status of Employee, Spouse, or Dependent That Affects Eligibility					
Commencement of Employment by Employee or Other Change in Employment Status Triggering Eligibility (e.g. PT to FT, hourly to salaried, etc.)	If eligibility was gained for this coverage, Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee and dependents Change coverage option (e.g. HMO to PPO) 	If eligibility was gained for this coverage, Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee and dependents Change coverage option (e.g. HMO to PPO) 	If eligibility was gained for this coverage, Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage 	If eligibility was gained for this coverage, Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Commencement of Employment by Spouse or Dependent or Other Change in Employment Status Triggering Eligibility Under Spouse's or Dependent's Plan	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse, or dependent if employee, spouse, or dependent is added to spouse's or dependent's plan • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse, or dependent if employee, spouse, or dependent is added to spouse's or dependent's plan • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Decrease coverage • Drop coverage If eligibility is gained under spouse's or dependent's plan	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage If spouse previously did not work <ul style="list-style-type: none"> • Drop coverage if dependent is added to spouse's plan 	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected
Termination of Employee's Employment or Other Change in Employment Status Resulting in Loss of Eligibility (e.g. unpaid leave, FT to PT, strike, salaried to hourly, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse, or dependent who loses eligibility • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse, or dependent who loses eligibility • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage 	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected
Termination of Spouse's or Dependent's Employment (or other change in employment status resulting in loss of eligibility under their employer's plan)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse or dependents who lose eligibility under spouse's or dependent's plan • Change coverage option (e.g. HMO to PPO) <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse or dependent's plan</i></p>	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse or dependents who lose eligibility under spouse's or dependent's plan • Change coverage option (e.g. HMO to PPO) <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse or dependent's plan</i></p> <p><i>Note: HIPAA Special Enrollment Rights do not apply if excepted benefit</i></p>	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage If spouse or dependent loses eligibility under their plan	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage If spouse loses eligibility under their plan <ul style="list-style-type: none"> • Drop coverage if spouse is no longer working 	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Dependent Satisfies or Drops to Satisfy Eligibility Requirements					
Event by Which Dependent Satisfies Eligibility Requirements Under Employer's Plan (e.g. attaining a specified age, becoming a student, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll newly-eligible dependent • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll newly-eligible dependent • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage To take into account expenses of affected dependent	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected
Event by Which Dependent Ceases to Satisfy Eligibility Requirements Under Employer's Plan (e.g. attaining a specified age, ceasing to be a student, getting married, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage only for the dependent who loses eligibility • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage only for the dependent who loses eligibility • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Decrease coverage • Drop coverage To take into account ineligibility of expenses of affected dependent if eligibility is lost <ul style="list-style-type: none"> • Increase coverage if dependent remains a tax dependent under the cafeteria plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Decrease coverage • Drop coverage To take into account expenses of affected dependent	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected
Change in Place of Residence					
Move That Triggers Eligibility	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll newly-eligible dependent • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll newly-eligible dependent • Change coverage option (e.g. HMO to PPO) 	No change allowed	No change allowed – DCRA eligibility is not generally affected by place of residence	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected
Move That Causes Loss of Eligibility (e.g. employee or dependent moves outside HMO service area)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage if change in residence affects eligibility for coverage option • Change coverage option (e.g. HMO to PPO) 	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage if no alternate coverage is available • Change coverage option (e.g. HMO to PPO) 	No change allowed	No change allowed – DCRA eligibility is not generally affected by place of residence	Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Change in Cost or Coverage Level					
Cost Changes With Automatic Increase or Decrease in Elective Contributions					
Cost Changes With Automatic Increase or Decrease in Elective Contributions	Plan may automatically increase or decrease affected employees' elective contributions	Plan may automatically increase or decrease affected employees' elective contributions	No change allowed	No change allowed	Plan may automatically increase or decrease affected employees' elective contributions
Significant Cost Increase or Decrease					
Significant Cost Increase	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase election correspondingly Drop coverage and elect coverage under another benefit option providing similar coverage Drop coverage if alternate coverage is not available 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase election correspondingly Drop coverage and elect coverage under another benefit option providing similar coverage Drop coverage if alternate coverage is not available 	No change allowed	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase coverage correspondingly Drop coverage Except when cost change is imposed by a dependent care provider who is relative of the employee	Employee may change election to: <ul style="list-style-type: none"> Increase coverage correspondingly Drop coverage and elect coverage under another benefit option under employer's or spouse's plan Drop coverage if alternate coverage is not available
Significant Cost Decrease	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage with decreased cost if not previously enrolled Continue current election at lower cost 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage with decreased cost if not previously enrolled Continue election at lower cost 	No change allowed	Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease election correspondingly Except when cost change is imposed by a dependent care provider who is relative of the employee	Employee may change election to: <ul style="list-style-type: none"> Decrease election correspondingly Elect coverage with decreased cost if not previously enrolled Drop coverage and elect coverage with decreased cost
Significant Curtailment of Coverage					
Significant Curtailment of Coverage Without Loss of Coverage (e.g. increased deductibles, copays or coinsurance, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option providing similar coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option 	No change allowed	Employee may change pre-tax election whenever there is a change in providers or change in hours of care to: <ul style="list-style-type: none"> Increase coverage Drop coverage Add coverage Decrease coverage 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage under another benefit option

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Significant Curtailment of Coverage With Loss of Coverage	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option providing similar coverage Drop coverage if similar alternate coverage is not available 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option under employer's or spouse's plan Drop coverage if alternate coverage is not available 	No change allowed	Employee may change pre-tax election whenever there is a change in providers or change in hours of care to: <ul style="list-style-type: none"> Increase coverage Drop coverage Add coverage Decrease coverage 	Employee may change election to: <ul style="list-style-type: none"> Elect coverage under another benefit option under employer's or spouse's plan Drop coverage if alternate coverage is not available
Addition or Significant Improvement of Benefit Package Option					
Addition or Significant Improvement of Benefit Package Option	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect the newly-added or improved option, whether or not currently enrolled 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect the newly-added or improved option, whether or not currently enrolled 	No change allowed	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect the newly-added or improved option whether or not currently enrolled 	Employee may change election to: <ul style="list-style-type: none"> Elect the newly-added or improved option whether or not currently enrolled
Change in Coverage Under Other Employer Plan					
Other Employer Plan Increases Coverage	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan 	No change allowed	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop or decrease coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan 	Employee may change election to: <ul style="list-style-type: none"> Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan
Other Employer Plan Decreases or Drops Coverage	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan 	No change allowed	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect or increase coverage if employee, spouse and dependents have revoked corresponding coverage under other employer plan 	Employee may change election to: <ul style="list-style-type: none"> Elect if employee, spouse and dependents have revoked corresponding coverage under other employer plan
Open Enrollment Under Other Employer Plan	Employee may make corresponding changes	Employee may make corresponding changes	No change allowed	Employee may make corresponding changes	Employee may make corresponding changes

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Required by Other Laws or Court Orders					
Loss of Coverage Under Group Health Plan of Governmental or Educational Institution					
Loss of Coverage Under Group Health Plan of Governmental or Educational Institution	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse or dependent if employee, spouse, or dependent loses eligibility under health plan of governmental or educational institution 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse or dependent if employee, spouse, or dependent loses eligibility under health plan of governmental or educational institution 	No change allowed	No change allowed	No change allowed
COBRA Qualifying Events					
COBRA Qualifying Events	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent <i>Note: Dependent must still qualify as a tax dependent of the employee</i>	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent <i>Note: Dependent must still qualify as a tax dependent of the employee</i>	Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent 	No change allowed	No change allowed
Judgment, Decree or Order					
Order That Requires Coverage for the Child Under Employee's Plan	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll child 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll child 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage 	No change allowed	No change allowed
Order That Requires Spouse, Former Spouse, or Other Individual to Provide Coverage for the Child	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for the child 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for the child 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage 	No change allowed	No change allowed

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Medicare or Medicaid Eligibility					
Employee, Spouse, or Dependent Enrolled in Employer's Plan Becomes Entitled to Medicare or Medicaid	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for the employee, spouse, or dependent who becomes entitled to Medicare or Medicaid 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for the employee, spouse, or dependent who becomes entitled to Medicare or Medicaid if the dental or vision coverage is tied to the employer's medical coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage Increase coverage where employer plan is more comprehensive than Medicare or Medicaid 	No change allowed	No change allowed
Employee, Spouse or Dependent Loses Eligibility for Medicare or Medicaid	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse, or dependent child who loses eligibility for Medicare or Medicaid 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse, or dependent child who loses eligibility for Medicare or Medicaid if the dental or vision is tied to the employer's medical coverage 	Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage where employer plan is less comprehensive than Medicare or Medicaid 	No change allowed	No change allowed
FMLA Leaves of Absence					
Employee's Commencement of Unpaid FMLA Leave	Employee may make change in pre-tax election to: <ul style="list-style-type: none"> Drop coverage during unpaid leave Maintain coverage but discontinue pre-tax contribution during unpaid leave (which will be recovered when employee returns from leave) 	Employee may make change in pre-tax election to: <ul style="list-style-type: none"> Drop coverage during unpaid leave Maintain coverage but discontinue pre-tax contribution during unpaid leave (which will be recovered when employee returns from leave) 	Employee may make change in pre-tax election to: <ul style="list-style-type: none"> Drop coverage during unpaid leave Maintain coverage but discontinue pre-tax contribution during unpaid leave (which will be recovered when employee returns from leave) 	Employee may make change in pre-tax election to: <ul style="list-style-type: none"> Drop coverage during unpaid leave 	Employee may make change in election to: <ul style="list-style-type: none"> Drop coverage during unpaid leave

Election Changes Permitted Under Section 125

Event	Medical	Dental and Vision	HCRA	DCRA	Group Term Life, AD&D and Disability
Employee's Return from Unpaid FMLA Leave	<p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period <p><i>Note: Employee may make up missed contributions on a post-tax basis so that reinstated pre-tax contributions aren't prorated for remainder of coverage period</i></p>	<p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period <p><i>Note: Employee may make up missed contributions on a post-tax basis so that reinstated pre-tax contributions aren't prorated for remainder of coverage period</i></p>	<p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period 	<p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped 	<p>Employee may make change in election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped