

**QUALIFYING CHANGES IN STATUS AND PERMITTED ELECTION CHANGES:** The following are qualifying changes in status and permitted changes in elections:

- 1. Marriage or Declaration of an Adult Dependent.** Elections may be changed for Special Enrollment described above. Elections may be changed to reduce coverage if individuals currently on the Plan become eligible for and move to the new legal spouse's/Adult Dependent's health plan.
- 2. Birth, Adoption, Placement for Adoption, a court order granting custody or guardianship, a Qualified Medical Child Support Order or any other event making a Dependent eligible for Plan coverage.** Elections may be changed for Special Enrollment and Mid-Benefit Year Enrollment described above.
- 3. Divorce, legal separation, marriage annulment, cancellation of an Adult Dependent Declaration or failure of the Adult Dependent to meet criteria, death of a legal spouse or death of an Adult Dependent.** Elections may be changed to Special Enroll Dependent Children who lose eligibility under a former legal spouse's or Adult Dependent's plan as provided above. Elections may be changed to drop coverage on deceased Dependents and on Dependents who are no longer eligible under this Plan.

An ex-spouse, legally separated spouse or Adult Dependent who no longer meets Adult Dependent criteria must be removed from coverage within thirty (30) days of the date of the event, i.e., date of divorce decree or date of legal separation decree. The Subscriber must notify the Plan within thirty (30) days of the date of the event so as to enable the Plan to remove the ex-spouse, legally separated spouse or Adult Dependent from coverage. Termination of coverage is effective thirty (30) days from the date of the event. *See Section 1, provision D., "RESCISSION OF COVERAGE" for triggering events and consequences.* A deceased Dependent should be removed from coverage within thirty (30) days to avoid paying premium that cannot be reimbursed. *See "EFFECTIVE DATES AND RETROACTIVE PREMIUM ADJUSTMENT" above. See Section 4 for COBRA continuation rights of Dependents who lose eligibility. See separate life insurance Plan Descriptions for life insurance claim procedures.*

- 4. A Dependent Child dies or ceases to meet the Plan's criteria as an Eligible Dependent.** Elections must be changed within thirty (30) days to remove an ineligible Dependent Child. A deceased Dependent Child should be removed from coverage within thirty (30) days to avoid paying premium that cannot be reimbursed. *See above paragraph. See Section 4 for COBRA continuation rights of Dependents who lose eligibility. See separate life insurance Plan Descriptions for life insurance claim procedures.*
- 5. Employee has a change in status triggering eligibility under this Plan.** Elections may be changed to enroll the Employee and Eligible Dependents as provided in provision A. of this Section on initial enrollment or Section 3, provision F., on re-enrollment.
- 6. A Dependent becomes eligible for other coverage.** Elections may be changed to decrease coverage if the Dependent leaves this Plan.
- 7. A Dependent loses eligibility for other coverage.** Elections may be changed for Special Enrollment or mid-year enrollment described earlier in this Section.
- 8. A Dependent's other coverage suffers a major adverse change.** Elections may be changed for mid-year enrollment described earlier in this Section.

- 9. Employee moves out of an elected health plan's service area and no longer lives or works in the service area.** The health plan election may be changed.
- 10. Employee becomes eligible for Medicare.** The employee may cancel or reduce his or her coverage under the health plan.

**PREMIUM PAYMENT:** Enrolling in benefits commits the Subscriber to paying any required out-of-pocket premium for elections. For active Employees, it authorizes the MUS to deduct premium costs that exceed employer contribution from the Employee's pay as described in provision A. of this Section.