CHANGES IN BENEFIT PARTICIPATION DURING THE YEAR

Qualifying events include:

1. Changes in Family Status:
   - Change in legal marital status, such a marriage, death of spouse, divorce, legal separation, or annulment.
   - Change in number of dependents, such as birth, adoption or death of a dependent.
   - Change in employment status of you or your spouse.
   - An event that causes a dependent to satisfy or cease to satisfy the requirements for coverage due to attainment of age or any similar circumstance.
   - A change in place of residence of the employee, spouse, or dependent.

2. Changes required by judgment, decree or order resulting from a divorce, legal separation, annulment or change in legal custody.

3. Entitlement to or loss of Medicare or Medicaid.

4. Significant cost or coverage changes.

5. FMLA qualified leaves of absence.

6. Changes in a dependent care provider or cost of dependent care.

NOTE: Changes in Health Care FSA elections may be allowed for qualifying events that fall under a change in family status; however, no changes are allowed to Health Care FSAs for other qualifying events. Also, the change in your election must be consistent with your change in family circumstances and must be made within 30 days of the date of the event.