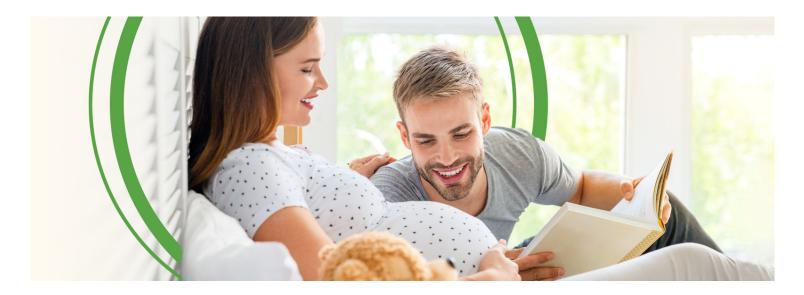


## Understanding qualifying events



## Did you recently get married? Are you having a baby?

If you or a covered family member recently had (or expect to have) one of the following qualifying events, you need to request a benefit change within the time frame specified in your plan document:

- Loss of insurance
- · Marriage or divorce
- Child dependent has reached maximum coverage age of 26
- · Adoption or birth of a child

It is important to contact your Human Resources department to find out exactly how to make changes to your benefit plan within the correct time frame. If changes are not made within the specified time frame, your coverage will not be able to change until the next open enrollment and only if eligibility guidelines are met at that time.



For additional questions about your health care benefits or other possible qualifying events, please see your plan document or contact your Human Resources department.