

Event	Health Insurance (medical, dental, vision)	Health FSA	Dependent Care FSA	Employee Group Life	Employee AD&D	Employee STD/LTD
I. Change in Status						
<i>Note: In order for election changes to be permitted under this exception, the election change must be on account of and correspond with the change in status.</i>						
A. Change in Employee's Legal Marital Status						
1. Gain of spouse (Marriage)	Employee may enroll newly-eligible spouse and dependent children (children are added under the IRS "tag along" interpretation, allowing new and existing dependents to enroll). Employee may revoke or decrease employee's or dependent's coverage only when such coverage becomes effective or is increased under the spouse's plan.	Employee may increase election for newly-eligible spouse or dependents, or decrease election if employee or dependents become an eligible dependent under new spouse's plan.	Employee may enroll or increase to accommodate newly-acquired dependents or decrease or cease coverage if new spouse is not employed or makes a Dependent Care FSA coverage election under another employer's plan.	No change.	Same as <i>Health Insurance</i> column.	No Change.
2. Loss of spouse (divorce, legal separation, annulment, death of spouse)	Employee may revoke election only for spouse; employee may elect coverage for self or dependents who lose eligibility under spouse's plan if such individual loses eligibility as a result of the divorce, legal separation, annulment, or death.	Employee may decrease election for former spouse who loses eligibility.	Employee may enroll or increase to accommodate newly-acquired dependents (e.g., due to divorce from non-working spouse) or decrease or cease coverage if eligibility is lost due to event (e.g., because dependent now resides with ex-spouse).	No change.	Same as <i>Health Insurance</i> column.	No Change.
B. Change in number of employee's dependents						
1. Gain dependent (birth, adoption or placement for adoption)	Employee may enroll newly-eligible dependent child and, according to the IRS "tag along" interpretation, existing dependents may be enrolled.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	No change.	No change.	No Change.
2. Loss of dependent (death)	Employee may drop coverage only for dependent who loses eligibility.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	No change.	No change.	No change.
C. Change in employment status of employee, spouse or dependent that affects eligibility						
1. Commencement of employment by employee, spouse, or dependent (or other change in employment status) that triggers eligibility						
a. Commencement of employment by employee or other change in employment status (e.g., PT to FT, strike, hourly to salaried, etc.) triggering eligibility under component plan	Provided eligibility was gained for this coverage, employee may add coverage for employee, spouse or dependents.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
b. Commencement of employment by spouse or dependent or other employment event triggering eligibility under other employer's plan.	Employee may revoke or decrease election as to employee's, spouse's, or dependent's coverage if employee, spouse or dependent is added to spouse's or dependent's coverage.	Same as <i>Health Insurance</i> column.	Employee may make or increase election to reflect new eligibility (if spouse previously did not work). Employee may revoke election pertaining to employee's, spouse's or dependent's coverage if employee, spouse or dependent is added to spouse's or dependent's coverage.	No change.	No change.	No Change.
2. Termination of employment by employee, spouse, or dependent (or other change in employment status) that causes loss of eligibility						
a. Termination of employee's employment or other change in employment status (e.g., unpaid leave, FT to PT, strike, salaried to hourly, etc.)	Coverages cease in accordance with component plan (may be subject to COBRA).	Same as <i>Health Insurance</i> column.	Coverage ceases in accordance with component plan.	Same as <i>Dependent Care FSA</i> column.	Same as <i>Dependent Care FSA</i> column.	Same as <i>Dependent Care FSA</i> column.
i. Termination and rehire within 30 days	Prior elections at termination are reinstated unless another event has occurred that allows a change.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
ii. Termination and rehire after 30 days	Employee may make new elections in accordance with the provisions of the Employer's plan document.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
b. Termination of spouse's or dependent's employment (or other change in employment status resulting in a loss of eligibility under their employer's plan)	Employee may enroll employee spouse or dependents who lose eligibility under spouse's or dependent's employer's plan. In addition, other previously eligible dependents may also be enrolled under the "tag-along" rule.	Employee may enroll or increase FSA election if spouse or dependent loses eligibility for health coverage.	Employee may enroll or increase if spouse or dependent loses eligibility for DCAP. Employee may stop DCAP participation if spouse's loss of employment renders dependents ineligible (i.e., the spouse is not working and will care for children).	No change.	No change.	No Change.
D. Event causing employee's dependent to satisfy or cease to satisfy eligibility requirements						
1. Event by which dependent satisfies eligibility requirements under employer's plan (attaining a specified age, becoming a student, etc.)	Employee may enroll affected dependent. In addition, other previously eligible dependents may also be enrolled under the "tag-along" rule.	Employee may increase election or enroll to take into account expenses of affected dependent.	Employee may increase election or enroll to take into account expenses of affected dependent.	No change.	No change.	No Change.

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2. Event by which dependent ceases to satisfy eligibility requirements under employer's plan (attaining a specified age, failure to meet student status, etc.)	Employee may drop coverage only for affected dependent.	Employee may decrease election to take into account expenses of affected dependent.	Employee may decrease or drop election to take into account expenses of affected dependent.	No change.	No change.	No Change.
E. Change in place of residence of employee, spouse or dependent						
1. Move triggers eligibility	Employee may elect coverage or change coverage option for newly-eligible employee, spouse or dependent.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.
2. Move causes loss of eligibility (i.e., employee or dependent moves outside HMO service area)	Employee may revoke election and make a new election only if the change in residence affects the employee's, spouse's or dependent's eligibility for coverage.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.	N/A Eligibility is not generally affected by place of residence.
II. Automatic Small Cost Changes						
	Plan may automatically increase or decrease (on a reasonable and uniform basis) affected employee's elective contributions under the plan provided the terms of the plan require employees to make such corresponding changes.	No change permitted.	N/A Plan is not generally affected by automatic cost changes	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
III. Significant Cost Increases (with or without a loss of coverage)						
	Affected employee may increase election correspondingly or revoke election and elect coverage under another benefit package option providing similar coverage	No change permitted.	Same as <i>Health Insurance</i> column except no change can be made when the cost increase is imposed by a dependent care provider who is a relative of the employee.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
IV. Significant Coverage Curtailment						
	Affected employee may revoke election and elect coverage under another benefit package option providing similar coverage.	No change permitted.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
V. Addition or Elimination of Benefit Package Option						
A. Addition of new benefit package option or other coverage option.	Affected employees may elect the newly-added option and make corresponding election changes for other options providing similar coverage.	No change permitted.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
B. Elimination of existing benefit package option or other coverage option.	Affected employees may elect another option and make corresponding election changes for other options providing similar coverage.	No change permitted.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
VI. Change in Coverage Under Other Employer's Plan						
<i>Note: in order for election changes to be permitted under this exception, the election change must be on account of and correspond with the change in coverage under the plan of the spouse's, former spouse's, or dependent's employer. In addition, either 1) the plan of the spouse's, former spouse's, or dependent's employer must permit elections specified under the Regulations (as specified in this matrix) and an election must actually be made under such plan; or 2) the employee's cafeteria plan must permit elections for a period of coverage different from that under the plan of the spouse's former spouse's or dependent's employer (Election-Lock rule)</i>						
A. Other employer's plan increases coverage.	Employee may decrease or revoke election for employee, spouse, or dependents if employee, spouse or dependents have elected or received corresponding increased coverage under other employer's plan.	No change permitted.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
B. Other employer's plan decreases or ceases coverage.	Employee may enroll or increase election for employee, spouse or dependents if employee, spouse or dependents have elected or received corresponding decreased coverage under other employer's plan.	No change permitted.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
C. Open enrollment under plan of spouse or dependent's employer.	Corresponding changes can be made under employer's plan.	No change permitted.	Corresponding changes can be made under employer's plan.	Corresponding changes can be made under employer's plan.	Corresponding changes can be made under employer's plan.	Corresponding changes can be made under employer's plan.
VII. FMLA Leave						
<i>Note: Employees can fund this coverage by 1) pre-paying their contribution obligations on a pre-tax basis provided the leave does not straddle two plan years; 2) making contributions on a month-by-month basis (pre-tax if they are receiving salary continuation payments); or 3) catching up on their contributions upon returning from the leave provided the leave does not straddle two plan years.</i>						
A. Employee's commencement of FMLA leave.	Employee may revoke election and make another election as provided under FMLA.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
B. Employee's return from FMLA leave.	Employee may make a new election if coverage terminated while on FMLA leave.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.	Same as <i>Health Insurance</i> column.
VIII. Changes in 401(k) Contributions						
	No Change.	No Change.	No Change.	No Change.	No Change.	No Change.
IX HIPAA Special Enrollment Rights						

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A. Special enrollment for loss of other coverage	Employee may elect coverage for employee, spouse or dependent who has lost other coverage (COBRA coverage exhausted or terminated, no longer eligible for non-COBRA coverage, or employer contributions for non-COBRA coverage terminated, etc.)	No change permitted, unless plan is subject to HIPAA.	No Change.	No Change.	No Change.	No Change.
B. Special enrollment for acquisition of new dependent by birth, marriage, adoption or placement for adoption. (If newborn or newly-adopted child is enrolled under HIPAA's special rules, child's coverage may be retroactive to date of birth, adoption or placement for adoption; employee may change salary reduction election to pay for cost of child's coverage retroactive to date of birth, adoption or placement for adoption. For marriage, coverage is effective prospectively)	Employee may elect coverage for employee, spouse or dependent. In addition, other previously eligible dependents may also be enrolled under the "tag-along" rule.	No change permitted unless plan is subject to HIPAA.	No Change.	No Change.	No Change.	No Change.
X. COBRA Events						
	Employee may increase pre-tax contributions under employer's plan for coverage if COBRA event (or similar state law continuation coverage event) occurs with respect to the employee, spouse, or dependents (such as a loss of eligibility for regular coverage due to loss of dependent status or a reduction in hours, etc.) and if applicable, the individual still qualifies as a tax dependent of the employee.	No Change.	No Change.	No Change.	No Change.	No Change.
XI. Judgment, Decree, or Order						
A. Order that requires coverage for the child under employee's plan	Employee may change election to provide coverage for the child. In addition, other previously eligible dependents may also be enrolled under the "tag-along" rule.	Same as <i>Health Insurance</i> column.	No Change.	No Change.	No Change.	No Change.
B. Order that requires spouse, former spouse, or other individual to provide coverage for the child.	Employee may change election to cancel coverage for the child provided the child is enrolled in the plan of the spouse, former spouse or other individual required to provide coverage.	Same as <i>Health Insurance</i> column.	No Change.	No Change.	No Change.	No Change.
XII. Medicare or Medicaid						
A. Employee, spouse or dependent enrolled in employee's plan becomes entitled to Medicare or Medicaid (other than coverage solely for pediatric vaccines)	Employee may elect to cancel or reduce coverage for employee, spouse or dependent as applicable. It is unlikely that an employee can elect to drop dental or vision coverage.	No Change.	No Change.	No Change.	No Change.	No Change.
B. Employee, spouse or dependent enrolled in employee's plan loses eligibility for Medicare or Medicaid (other than coverage solely for pediatric vaccines).	Employee may elect to commence or increase coverage for employee, spouse or dependent as applicable. In addition, other previously eligible dependents may also be enrolled under the "tag-along" rule. It is unlikely that an employee can elect to drop dental or vision coverage.	No Change.	No Change.	No Change.	No Change.	No Change.
XIII. Loss of coverage under group health plan of a governmental or educational institution.						
	Employee may elect to cancel or reduce coverage for employee, spouse or dependent as applicable. It is unlikely that an employee can elect to drop dental or vision coverage.	No Change.	No Change.	No Change.	No Change.	No Change.