## Election Changes Permitted Under Section 125

<table>
<thead>
<tr>
<th>Event</th>
<th>Medical</th>
<th>Dental and Vision</th>
<th>HCRA</th>
<th>DCRA</th>
<th>Group Term Life, AD&amp;D and Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Change in Status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gain Spouse</strong>&lt;br&gt;(e.g. marriage)</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Enroll new spouse and dependent children&lt;br&gt;(HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled)&lt;br&gt;• Change coverage option (e.g. HMO to PPO)&lt;br&gt;• Drop employee’s or dependent’s coverage to enroll in spouse’s plan</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Enroll new spouse and dependent children&lt;br&gt;(HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled)&lt;br&gt;• Change coverage option (e.g. HMO to PPO)&lt;br&gt;• Drop employee’s or dependent’s coverage to enroll in spouse’s plan</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Increase coverage for newly eligible spouse or dependents&lt;br&gt;• Decrease coverage if employee or dependents become eligible under spouse’s plan&lt;br&gt;Note: HIPAA Special Enrollment Rights do not apply if plan not subject to HIPAA</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Enroll or Increase coverage for newly eligible dependents due to marriage&lt;br&gt;• Drop or decrease coverage if new spouse is not employed or makes a DCRA coverage election under spouse’s plan</td>
<td>Employee may change election to:&lt;br&gt;• Elect coverage&lt;br&gt;• Increase coverage&lt;br&gt;• Decrease coverage&lt;br&gt;• Drop coverage&lt;br&gt;Even when eligibility is not affected</td>
</tr>
<tr>
<td><strong>Lose Spouse</strong>&lt;br&gt;(e.g. divorce, legal separation, annulment, death of spouse)</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Drop coverage for spouse only&lt;br&gt;• Enroll employee or dependents who lose eligibility under spouse’s plan&lt;br&gt;• Change coverage option (e.g. HMO to PPO)&lt;br&gt;Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse’s plan</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Drop coverage for spouse only&lt;br&gt;• Elect coverage for employee or dependents who lose eligibility under spouse’s plan</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Decrease coverage to reflect loss of spouse’s eligibility&lt;br&gt;• Enroll or increase coverage if coverage is lost under spouse’s plan</td>
<td>Employee may change pre-tax election to:&lt;br&gt;• Elect coverage&lt;br&gt;• Increase coverage&lt;br&gt;• Drop coverage if eligibility is lost due to dependent now residing with the ex-spouse</td>
<td>Employee may change election to:&lt;br&gt;• Elect coverage&lt;br&gt;• Increase coverage&lt;br&gt;• Decrease coverage&lt;br&gt;• Drop coverage&lt;br&gt;Even when eligibility is not affected</td>
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# Election Changes Permitted Under Section 125

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<tbody>
<tr>
<td><strong>Change in Employee’s Number of Dependents</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>March 2005</td>
</tr>
</tbody>
</table>
| **Gain Dependent**  
(e.g. birth, adoption) | Employee may change pre-tax election to:  
- Enroll newly-eligible dependent  
- Enroll newly-eligible dependent (and any other dependents not previously covered per HIPAA Special Enrollment Rights)  
- 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:  
- Enroll newly-eligible dependent (and any other dependents not previously covered per HIPAA Special Enrollment Rights)  
- Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
- Elect coverage  
- Increase coverage | Employee may change pre-tax election to:  
- Elect coverage  
- Increase coverage | Employee may change election to:  
- 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:  
- Drop coverage only for the dependent who loses eligibility  
- Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
- Drop coverage only for the dependent who loses eligibility  
- Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
- Decrease coverage  
- Drop coverage | Employee may change pre-tax election to:  
- Decrease coverage  
- Drop coverage | Employee may change election to:  
- 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:  
- 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:  
- 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:  
- Elect coverage | If eligibility was gained for this coverage, Employee may change pre-tax election to:  
- Elect coverage | Employee may change election to:  
- Elect coverage  
- Increase coverage  
- Decrease coverage  
- Drop coverage  
Even when eligibility is not affected |
## Election Changes Permitted Under Section 125

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</table>
| **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:  
- 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:  
- 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:  
- Decrease coverage  
- Drop coverage  
If eligibility is gained under spouse’s or dependent’s plan | Employee may change pre-tax election to:  
- Elect coverage  
- Increase coverage  
If spouse previously did not work  
- Drop coverage if dependent is added to spouse’s plan | Employee may change election to:  
- 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:  
- 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:  
- 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:  
- Drop coverage | Employee may change election to:  
- 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:  
- Enroll employee, spouse or dependent who lose eligibility under spouse’s or dependent’s plan  
- Change coverage option (e.g. HMO to PPO)  
*Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse or dependent’s plan* | Employee may change pre-tax election to:  
- Enroll employee, spouse or dependent who lose eligibility under spouse’s or dependent’s plan  
- Change coverage option (e.g. HMO to PPO)  
*Note: HIPAA Special Enrollment Rights do not apply if excepted benefit* | Employee may change pre-tax election to:  
- Elect coverage  
- Increase coverage  
If spouse or dependent loses eligibility under their plan  
- Drop coverage if spouse is no longer working | Employee may change election to:  
- Elect coverage  
- Increase coverage  
- Decrease coverage  
- Drop coverage  
Even when eligibility is not affected |

*Note: HIPAA Special Enrollment Rights do not apply if excepted benefit*
### Election Changes Permitted Under Section 125

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<tr>
<td><strong>Dependent Satisfies or Drops to Satisfy Eligibility Requirements</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
| 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:  
• Enroll newly-eligible dependent  
• Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
• Enroll newly-eligible dependent  
• Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
• Elect coverage  
• Increase coverage  
To take into account expenses of affected dependent | Employee may change pre-tax election to:  
• Elect coverage  
• Increase coverage  
To take into account expenses of affected dependent | Employee may change election to:  
• 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:  
• Drop coverage only for the dependent who loses eligibility  
• Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
• Drop coverage only for the dependent who loses eligibility  
• Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
• Decrease coverage  
• Drop coverage  
To take into account ineligibility of expenses of affected dependent if eligibility is lost  
• Increase coverage if dependent remains a tax dependent under the cafeteria plan | Employee may change pre-tax election to:  
• Decrease coverage  
• Drop coverage  
To take into account expenses of affected dependent | Employee may change election to:  
• 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:  
• Enroll newly-eligible dependent  
• Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to:  
• 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:  
• 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:  
• 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:  
• 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:  
• Elect coverage  
• Increase coverage  
• Decrease coverage  
• Drop coverage  
Even when eligibility is not affected |
# Election Changes Permitted Under Section 125

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<td><strong>Change in Cost or Coverage Level</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cost Changes With Automatic Increase or Decrease in Elective Contributions</strong></td>
<td>Plan may automatically increase or decrease affected employees’ elective contributions</td>
<td>Plan may automatically increase or decrease affected employees’ elective contributions</td>
<td>No change allowed</td>
<td>No change allowed</td>
<td>Plan may automatically increase or decrease affected employees’ elective contributions</td>
</tr>
<tr>
<td><strong>Significant Cost Increase or Decrease</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| **Significant Cost Increase** | Employee may change pre-tax election to:  
- 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:  
- 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:  
- Increase coverage correspondingly  
- Drop coverage  
Except when cost change is imposed by a dependent care provider who is relative of the employee | 
- Increase coverage correspondingly  
- Drop coverage  
Except when cost change is imposed by a dependent care provider who is relative of the employee |
| **Significant Cost Decrease** | Employee may change pre-tax election to:  
- Elect coverage with decreased cost if not previously enrolled  
- Continue current election at lower cost | Employee may change pre-tax election to:  
- Elect coverage with decreased cost if not previously enrolled  
- Continue current election at lower cost | No change allowed | Employee may change pre-tax election to:  
- Decrease election correspondingly  
- Elect coverage with decreased cost if not previously enrolled  
- Drop coverage and elect coverage with decreased cost | 
- Decrease election correspondingly  
- Elect coverage with decreased cost if not previously enrolled  
- Drop coverage and elect coverage with decreased cost |
| **Significant Curtailment of Coverage** | Employee may change pre-tax election to:  
- Elect coverage under another benefit option providing similar coverage | Employee may change pre-tax election to:  
- Elect coverage under another benefit option providing similar coverage | No change allowed | | Employee may change pre-tax election whenever there is a change in providers or change in hours of care to:  
- Increase coverage  
- Drop coverage  
- Add coverage  
- Decrease coverage |

**Event**
- Medical
- Dental and Vision
- HCRA
- DCRA
- Group Term Life, AD&D and Disability

**Medical**
- Change in Cost or Coverage Level
- Cost Changes With Automatic Increase or Decrease in Elective Contributions
- Significant Cost Increase or Decrease
- Significant Cost Increase
- Significant Cost Decrease
- Significant Curtailment of Coverage

**Dental and Vision**
- Change in Cost or Coverage Level
- Cost Changes With Automatic Increase or Decrease in Elective Contributions
- Significant Cost Increase or Decrease
- Significant Cost Increase
- Significant Cost Decrease
- Significant Curtailment of Coverage

**HCRA**
- Change in Cost or Coverage Level
- Cost Changes With Automatic Increase or Decrease in Elective Contributions
- Significant Cost Increase or Decrease
- Significant Cost Increase
- Significant Cost Decrease
- Significant Curtailment of Coverage

**DCRA**
- Change in Cost or Coverage Level
- Cost Changes With Automatic Increase or Decrease in Elective Contributions
- Significant Cost Increase or Decrease
- Significant Cost Increase
- Significant Cost Decrease
- Significant Curtailment of Coverage

**Group Term Life, AD&D and Disability**
- Change in Cost or Coverage Level
- Cost Changes With Automatic Increase or Decrease in Elective Contributions
- Significant Cost Increase or Decrease
- Significant Cost Increase
- Significant Cost Decrease
- Significant Curtailment of Coverage
### Election Changes Permitted Under Section 125

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<tbody>
<tr>
<td>Significant Curtailment of Coverage With Loss of Coverage</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>No change allowed</td>
<td>Employee may change pre-tax election whenever there is a change in providers or change in hours of care to:</td>
<td>Employee may change election to:</td>
</tr>
<tr>
<td></td>
<td>• Elect coverage under another benefit option providing similar coverage</td>
<td>• Elect coverage under another benefit option under employer’s or spouse’s plan</td>
<td></td>
<td>• Increase coverage</td>
<td>• Elect coverage under another benefit option under employer’s or spouse’s plan</td>
</tr>
<tr>
<td></td>
<td>• Drop coverage if similar alternate coverage is not available</td>
<td>• Drop coverage if alternate coverage is not available</td>
<td></td>
<td>• Drop coverage</td>
<td>• Drop coverage if alternate coverage is not available</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Add coverage</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Decrease coverage</td>
<td></td>
</tr>
<tr>
<td>Addition or Significant Improvement of Benefit Package Option</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>No change allowed</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change election to:</td>
</tr>
<tr>
<td></td>
<td>• Elect the newly-added or improved option, whether or not currently enrolled</td>
<td>• Elect the newly-added or improved option, whether or not currently enrolled</td>
<td></td>
<td>• Elect the newly-added or improved option</td>
<td>• Elect the newly-added or improved option</td>
</tr>
<tr>
<td>Change in Coverage Under Other Employer Plan</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>No change allowed</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change election to:</td>
</tr>
<tr>
<td>Other Employer Plan Increases Coverage</td>
<td>• Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan</td>
<td>• Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan</td>
<td></td>
<td>• Drop or decrease coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan</td>
<td>• Elect coverage under another benefit option under employer’s or spouse’s plan</td>
</tr>
<tr>
<td>Other Employer Plan Decreases or Drops Coverage</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>No change allowed</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change election to:</td>
</tr>
<tr>
<td></td>
<td>• Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan</td>
<td>• Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan</td>
<td></td>
<td>• Elect or increase coverage if employee, spouse and dependents have revoked corresponding coverage under other employer plan</td>
<td>• Elect if employee, spouse and dependents have revoked corresponding coverage under other employer plan</td>
</tr>
<tr>
<td>Open Enrollment Under Other Employer Plan</td>
<td>Employee may make corresponding changes</td>
<td>Employee may make corresponding changes</td>
<td>No change allowed</td>
<td>Employee may make corresponding changes</td>
<td>Employee may make corresponding changes</td>
</tr>
</tbody>
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# Election Changes Permitted Under Section 125

## Required by Other Laws or Court Orders

### Loss of Coverage Under Group Health Plan of Governmental or Educational Institution

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</table>
| Loss of Coverage Under Group Health Plan of Governmental or Educational Institution | Employee may change pre-tax election to:  
• 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:  
• 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

<table>
<thead>
<tr>
<th>Event</th>
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</table>
| COBRA Qualifying Events | Employee may change pre-tax election to:  
• Increase pre-tax contribution for COBRA coverage under employer’s plan for employee, spouse, or dependent  
Note: Dependent must still qualify as a tax dependent of the employee | Employee may change pre-tax election to:  
• Increase pre-tax contribution for COBRA coverage under employer’s plan for employee, spouse, or dependent  
Note: Dependent must still qualify as a tax dependent of the employee | Employee may change pre-tax election to:  
• Increase pre-tax contribution for COBRA coverage under employer’s plan for employee, spouse, or dependent  
Note: Dependent must still qualify as a tax dependent of the employee | No change allowed | No change allowed |

### Judgment, Decree or Order

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<tr>
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</thead>
</table>
| Order That Requires Coverage for the Child Under Employee’s Plan | Employee may change pre-tax election to:  
• Enroll child | Employee may change pre-tax election to:  
• Enroll child | Employee may change pre-tax election to:  
• 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:  
• Drop coverage for the child | Employee may change pre-tax election to:  
• Drop coverage for the child | Employee may change pre-tax election to:  
• Decrease coverage  
• Drop coverage | No change allowed | No change allowed |
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<td><strong>Medicare or Medicaid Eligibility</strong></td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>
| Employee, Spouse, or Dependent Enrolled in Employer’s Plan Becomes Entitled to Medicare or Medicaid | Employee may change pre-tax election to:  
- Drop coverage for the employee, spouse, or dependent who becomes entitled to Medicare or Medicaid | Employee may change pre-tax election to:  
- 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:  
- 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:  
- Enroll employee, spouse, or dependent child who loses eligibility for Medicare or Medicaid | Employee may change pre-tax election to:  
- 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:  
- 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 FML Leave | Employee may make change in pre-tax election to:  
- 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:  
- 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:  
- 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:  
- Drop coverage during unpaid leave | Employee may make change in election to:  
- Drop coverage during unpaid leave |
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<td><strong>Employee’s Return from Unpaid FMLA Leave</strong></td>
<td>Employee may make change in pre-tax election to:</td>
<td>Employee may make change in pre-tax election to:</td>
<td>Employee may make change in pre-tax election to:</td>
<td>Employee may make change in pre-tax election to:</td>
<td>Employee may make change in election to:</td>
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<tr>
<td></td>
<td>• Reinstall coverage that was dropped</td>
<td>• Reinstall coverage that was dropped</td>
<td>• Reinstall coverage that was dropped</td>
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<td>• Reinstall coverage that was dropped</td>
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