



| Event | Medical | Dental and Vision | Health Care Reimbursement Account (FSA) | Dependent Care Reimbursement Account (FSA) | Group Term Life, AD&D and Disability |
|--|--|---|--|---|--|
| Change in Status | | | | | |
| Change in Employee's Marital Status | | | | | |
| Gain Spouse (e.g. marriage) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll new spouse and dependent children (<i>HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled</i>) Change coverage option (e.g. HMO to PPO) Drop employee's or dependent's coverage to enroll in spouse's plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll new spouse and dependent children (<i>HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled</i>) Change coverage option (e.g. HMO to PPO) Drop employee's or dependent's coverage to enroll in spouse's plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase coverage for newly eligible spouse or dependents Decrease coverage if employee or dependents become eligible under spouse's plan <i>Note: HIPAA Special Enrollment Rights do not apply if plan not subject to HIPAA</i> | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll or Increase coverage for newly eligible dependents due to marriage Drop or decrease coverage if new spouse is not employed or makes a DCRA coverage election under spouse's plan | Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected |
| Lose Spouse (e.g. divorce, legal separation, annulment, death of spouse) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for spouse only Enroll employee or dependents who lose eligibility under spouse's plan Change coverage option (e.g. HMO to PPO) <i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse's plan</i> | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for spouse only Elect coverage for employee or dependents who lose eligibility under spouse's plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage to reflect loss of spouse's eligibility Enroll or increase coverage if coverage is lost under spouse's plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Drop coverage if eligibility is lost due to dependent now residing with the ex-spouse | Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected |

Election Changes Permitted Under Section 125

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|--|--|--|--|--|--|
| Change in Employee's Number of Dependents | | | | | |
| Gain Dependent (e.g. birth, adoption) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll newly-eligible dependent (<i>and any other dependents not previously covered per HIPAA Special Enrollment Rights</i>) 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: <ul style="list-style-type: none"> Enroll newly-eligible dependent (<i>and any other dependents not previously covered per HIPAA Special Enrollment Rights</i>) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage | Employee may change election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Drop coverage only for the dependent who loses eligibility Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage only for the dependent who loses eligibility Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage | Employee may change election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Elect coverage | If eligibility was gained for this coverage, Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage | Employee may change election to: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected |

Election Changes Permitted Under Section 125

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|--|--|---|---|--|--|
| 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Decrease coverage • Drop coverage If eligibility is gained under spouse's or dependent's plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage If spouse previously did not work <ul style="list-style-type: none"> • Drop coverage if dependent is added to spouse's plan | Employee may change election to: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Drop coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage | Employee may change election to: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Enroll employee, spouse or dependents who lose eligibility under spouse's or dependent's plan • Change coverage option (e.g. HMO to PPO) <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse or dependent's plan</i></p> | Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse or dependents who lose eligibility under spouse's or dependent's plan • Change coverage option (e.g. HMO to PPO) <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse or dependent's plan</i></p> <p><i>Note: HIPAA Special Enrollment Rights do not apply if excepted benefit</i></p> | Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage If spouse or dependent loses eligibility under their plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage If spouse loses eligibility under their plan <ul style="list-style-type: none"> • Drop coverage if spouse is no longer working | Employee may change election to: <ul style="list-style-type: none"> • Elect coverage • Increase coverage • Decrease coverage • Drop coverage Even when eligibility is not affected |

Election Changes Permitted Under Section 125

| Event | Medical | Dental and Vision | Health Care Reimbursement Account (FSA) | Dependent Care Reimbursement Account (FSA) | Group Term Life, AD&D and Disability |
|---|---|---|---|--|--|
| Dependent Satisfies or Drops to Satisfy Eligibility Requirements | | | | | |
| 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: <ul style="list-style-type: none"> Enroll newly-eligible dependent Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll newly-eligible dependent Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage Increase coverage To take into account expenses of affected dependent | Employee may change election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Drop coverage only for the dependent who loses eligibility Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage only for the dependent who loses eligibility Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage To take into account ineligibility of expenses of affected dependent if eligibility is lost <ul style="list-style-type: none"> Increase coverage if dependent remains a tax dependent under the cafeteria plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage To take into account expenses of affected dependent | Employee may change election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Enroll newly-eligible dependent Change coverage option (e.g. HMO to PPO) | Employee may change pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected |

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|--|--|--|---|---|---|
| Change in Cost or Coverage Level | | | | | |
| Cost Changes With Automatic Increase or Decrease in Elective Contributions | | | | | |
| Cost Changes With Automatic Increase or Decrease in Elective Contributions | Plan may automatically increase or decrease affected employees' elective contributions | Plan may automatically increase or decrease affected employees' elective contributions | No change allowed | No change allowed | Plan may automatically increase or decrease affected employees' elective contributions |
| Significant Cost Increase or Decrease | | | | | |
| Significant Cost Increase | Employee may change pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Increase coverage correspondingly Drop coverage Except when cost change is imposed by a dependent care provider who is relative of the employee | Employee may change election to: <ul style="list-style-type: none"> Increase coverage correspondingly Drop coverage and elect coverage under another benefit option under employer's or spouse's plan Drop coverage if alternate coverage is not available |
| Significant Cost Decrease | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage with decreased cost if not previously enrolled Continue current election at lower cost | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage with decreased cost if not previously enrolled Continue election at lower cost | No change allowed | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease election correspondingly Except when cost change is imposed by a dependent care provider who is relative of the employee | Employee may change election to: <ul style="list-style-type: none"> Decrease election correspondingly Elect coverage with decreased cost if not previously enrolled Drop coverage and elect coverage with decreased cost |
| Significant Curtailment of Coverage | | | | | |
| Significant Curtailment of Coverage Without Loss of Coverage (e.g. increased deductibles, copays or coinsurance, etc.) | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option providing similar coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option | No change allowed | Employee may change pre-tax election whenever there is a change in providers or change in hours of care to: <ul style="list-style-type: none"> Increase coverage Drop coverage Add coverage Decrease coverage | Employee may change election to: <ul style="list-style-type: none"> Elect coverage under another benefit option |

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|--|---|---|---|---|---|
| Significant Curtailment of Coverage With Loss of Coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option providing similar coverage Drop coverage if similar alternate coverage is not available | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect coverage under another benefit option under employer's or spouse's plan Drop coverage if alternate coverage is not available | No change allowed | Employee may change pre-tax election whenever there is a change in providers or change in hours of care to: <ul style="list-style-type: none"> Increase coverage Drop coverage Add coverage Decrease coverage | Employee may change election to: <ul style="list-style-type: none"> Elect coverage under another benefit option under employer's or spouse's plan Drop coverage if alternate coverage is not available |
| Addition or Significant Improvement of Benefit Package Option | | | | | |
| Addition or Significant Improvement of Benefit Package Option | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect the newly-added or improved option, whether or not currently enrolled | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect the newly-added or improved option, whether or not currently enrolled | No change allowed | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect the newly-added or improved option whether or not currently enrolled | Employee may change election to: <ul style="list-style-type: none"> Elect the newly-added or improved option whether or not currently enrolled |
| Change in Coverage Under Other Employer Plan | | | | | |
| Other Employer Plan Increases Coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan | No change allowed | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop or decrease coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan | Employee may change election to: <ul style="list-style-type: none"> Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan |
| Other Employer Plan Decreases or Drops Coverage | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan | No change allowed | Employee may change pre-tax election to: <ul style="list-style-type: none"> Elect or increase coverage if employee, spouse and dependents have revoked corresponding coverage under other employer plan | Employee may change election to: <ul style="list-style-type: none"> Elect if employee, spouse and dependents have revoked corresponding coverage under other employer plan |
| Open Enrollment Under Other Employer Plan | Employee may make corresponding changes | Employee may make corresponding changes | No change allowed | Employee may make corresponding changes | Employee may make corresponding changes |

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| Required by Other Laws or Court Orders | | | | | |
| Loss of Coverage Under Group Health Plan of Governmental or Educational Institution | | | | | |
| Loss of Coverage Under Group Health Plan of Governmental or Educational Institution | Employee may change pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 | | | | | |
| COBRA Qualifying Events | Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent <i>Note: Dependent must still qualify as a tax dependent of the employee</i> | Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent <i>Note: Dependent must still qualify as a tax dependent of the employee</i> | Employee may change pre-tax election to: <ul style="list-style-type: none"> Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent | No change allowed | No change allowed |
| Judgment, Decree or Order | | | | | |
| Order That Requires Coverage for the Child Under Employee's Plan | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll child | Employee may change pre-tax election to: <ul style="list-style-type: none"> Enroll child | Employee may change pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Drop coverage for the child | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for the child | Employee may change pre-tax election to: <ul style="list-style-type: none"> Decrease coverage Drop coverage | No change allowed | No change allowed |

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|--|---|---|---|--|--|
| Medicare or Medicaid Eligibility | | | | | |
| Employee, Spouse, or Dependent Enrolled in Employer's Plan Becomes Entitled to Medicare or Medicaid | Employee may change pre-tax election to: <ul style="list-style-type: none"> Drop coverage for the employee, spouse, or dependent who becomes entitled to Medicare or Medicaid | Employee may change pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Decrease coverage Drop coverage 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: <ul style="list-style-type: none"> Enroll employee, spouse, or dependent child who loses eligibility for Medicare or Medicaid | Employee may change pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 FMLA Leave | Employee may make change in pre-tax election to: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> Drop coverage during unpaid leave | Employee may make change in election to: <ul style="list-style-type: none"> Drop coverage during unpaid leave |

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| Employee's Return from Unpaid FMLA Leave | <p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period <p><i>Note: Employee may make up missed contributions on a post-tax basis so that reinstated pre-tax contributions aren't prorated for remainder of coverage period</i></p> | <p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period <p><i>Note: Employee may make up missed contributions on a post-tax basis so that reinstated pre-tax contributions aren't prorated for remainder of coverage period</i></p> | <p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period | <p>Employee may make change in pre-tax election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped | <p>Employee may make change in election to:</p> <ul style="list-style-type: none"> • Reinstatement coverage that was dropped |