<table>
<thead>
<tr>
<th>Event</th>
<th>Medical</th>
<th>Dental and Vision</th>
<th>Health Care Reimbursement Account (FSA)</th>
<th>Dependent Care Reimbursement Account (FSA)</th>
<th>Group Term Life, AD&amp;D and Disability</th>
</tr>
</thead>
</table>
| **Gain Spouse** (e.g. marriage) | Employee may change pre-tax election to:  
- Enroll new spouse and dependent children (HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled)  
- 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:  
- Enroll new spouse and dependent children (HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled)  
- 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:  
- Increase coverage for newly eligible spouse or dependents  
- Decrease coverage if employee or dependents become eligible under spouse’s plan  
*Note: HIPAA Special Enrollment Rights do not apply if plan not subject to HIPAA* | Employee may change pre-tax election to:  
- 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:  
- 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:  
- Drop coverage for spouse only  
- Enroll employee or dependents who lose eligibility under spouse’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’s plan* | Employee may change pre-tax election to:  
- 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:  
- 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:  
- Elect coverage  
- Increase coverage  
- Decrease coverage  
- Drop coverage  
Even when eligibility is not affected |
### Election Changes Permitted Under Section 125

<table>
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<tr>
<th>Event</th>
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<th>Dependent Care Reimbursement Account (FSA)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Change in Employee’s Number of Dependents</td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Gain Dependent</strong> (e.g. birth, adoption)</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change election to:</td>
</tr>
<tr>
<td></td>
<td>• Enroll newly-eligible dependent <em>(and any other dependents not previously covered per HIPAA Special Enrollment Rights)</em></td>
<td>• Enroll newly-eligible dependent <em>(and any other dependents not previously covered per HIPAA Special Enrollment Rights)</em></td>
<td>• Elect coverage</td>
<td>• Elect coverage</td>
<td>• Elect coverage</td>
</tr>
<tr>
<td></td>
<td>• Change coverage option (e.g. HMO to PPO)</td>
<td>• Drop coverage only for the dependent who loses eligibility</td>
<td>• Increase coverage</td>
<td>• Increase coverage</td>
<td>• Increase coverage</td>
</tr>
<tr>
<td></td>
<td>• Drop coverage only for the dependent who loses eligibility</td>
<td>• Change coverage option (e.g. HMO to PPO)</td>
<td></td>
<td></td>
<td>• Decrease coverage</td>
</tr>
<tr>
<td></td>
<td>• Change coverage option (e.g. HMO to PPO)</td>
<td></td>
<td></td>
<td></td>
<td>• Drop coverage</td>
</tr>
<tr>
<td><strong>Lose Dependent</strong> (e.g. death)</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change pre-tax election to:</td>
<td>Employee may change election to:</td>
</tr>
<tr>
<td></td>
<td>• Drop coverage only for the dependent who loses eligibility</td>
<td>• Drop coverage only for the dependent who loses eligibility</td>
<td>• Decrease coverage</td>
<td>• Decrease coverage</td>
<td>• Elect coverage</td>
</tr>
<tr>
<td></td>
<td>• Change coverage option (e.g. HMO to PPO)</td>
<td>• Change coverage option (e.g. HMO to PPO)</td>
<td></td>
<td></td>
<td>• Increase coverage</td>
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<td></td>
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<td></td>
<td>• Decrease coverage</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>• Drop coverage</td>
</tr>
<tr>
<td>Change in Employment Status of Employee, Spouse, or Dependent That Affects Eligibility</td>
<td></td>
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</tr>
<tr>
<td><strong>Commencement of Employment by Employee or Other Change in Employment Status Triggering Eligibility</strong> (e.g. PT to FT, hourly to salaried, etc.)</td>
<td>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)</td>
<td>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)</td>
<td>If eligibility was gained for this coverage, Employee may change pre-tax election to: Elect coverage</td>
<td>If eligibility was gained for this coverage, Employee may change pre-tax election to: Elect coverage</td>
<td>Employee may change election to: Elect coverage Increase coverage Decrease coverage Drop coverage Even when eligibility is not affected</td>
</tr>
<tr>
<td>Event</td>
<td>Medical</td>
<td>Dental and Vision</td>
<td>Health Care Reimbursement Account (FSA)</td>
<td>Dependent Care Reimbursement Account (FSA)</td>
<td>Group Term Life, AD&amp;D and Disability</td>
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<td>-------------------------------------------</td>
<td>--------------------------------------</td>
</tr>
</tbody>
</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  
- Change coverage option (e.g. HMO to PPO) | 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 pre-tax 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 pre-tax 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 dependents 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 dependents 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:  
- Elect coverage  
- Increase coverage If spouse or dependent loses eligibility under their plan  
- Drop coverage  
Note: HIPAA Special Enrollment Rights do not apply if excepted benefit | Employee may change pre-tax election to:  
- Elect coverage  
- Increase coverage  
- Decrease coverage  
- Drop coverage  
Even when eligibility is not affected |
| **HR Service Center, 5700 Cass Avenue, Suite 3638 A/AB, Detroit, MI 48202, Phone: 313-577-3000, Fax: 313-577-0637, Email: askhr@wayne.edu** |
### Election Changes Permitted Under Section 125

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<tbody>
<tr>
<td><strong>Dependent Satisfies or Drops to Satisfy Eligibility Requirements</strong></td>
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</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 | 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  
- 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:  
- 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 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:  
- 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 pre-tax 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:  
- 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 pre-tax election to:  
- Elect coverage  
- Increase coverage  
- Decrease coverage  
- Drop coverage  
Even when eligibility is not affected |

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<tr>
<td><strong>Change in Cost or Coverage Level</strong></td>
<td></td>
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</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 | Employee may change election to:  
  - Increase coverage correspondingly  
  - Drop coverage  
  Except when cost change is imposed by a dependent care provider who is relative of the employee  
  - Drop coverage if alternate coverage is not available |
| **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  
  Except when cost change is imposed by a dependent care provider who is relative of the employee | Employee may change election to:  
  - 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:  
  - Elect coverage under another benefit option providing similar coverage | Employee may change pre-tax election to:  
  - 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:  
  - Increase coverage  
  - Drop coverage  
  - Add coverage  
  - Decrease coverage | Employee may change election to:  
  - Elect coverage under another benefit option |

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</thead>
</table>
| **Significant Curtailment of Coverage With Loss of Coverage** | Employee may change pre-tax election to:  
  - 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:  
  - 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:  
  - Increase coverage  
  - Drop coverage  
  - Add coverage  
  - Decrease coverage | Employee may change election to:  
  - 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** | Employee may change pre-tax election to:  
  - Elect the newly-added or improved option, whether or not currently enrolled | Employee may change pre-tax election to:  
  - Elect the newly-added or improved option, whether or not currently enrolled | No change allowed | Employee may change pre-tax election to:  
  - Elect the newly-added or improved option whether or not currently enrolled | Employee may change election to:  
  - Elect the newly-added or improved option whether or not currently enrolled |

| **Change in Coverage Under Other Employer Plan** | Employee may change pre-tax election to:  
  - 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:  
  - 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:  
  - 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 pre-tax election to:  
  - Elect coverage under another benefit option providing similar coverage |

| **Other Employer Plan Decreases or Drops Coverage** | Employee may change pre-tax election to:  
  - 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:  
  - 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:  
  - Elect or increase coverage if employee, spouse and dependents have revoked corresponding coverage under other employer plan | Employee may change election to:  
  - 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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## Election Changes Permitted Under Section 125

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<tbody>
<tr>
<td><strong>Required by Other Laws or Court Orders</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Coverage Under Group Health Plan of Governmental or Educational Institution</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>No change allowed</td>
<td>No change allowed</td>
</tr>
<tr>
<td></td>
<td>• Enroll employee, spouse or dependent if employee, spouse, or dependent loses eligibility under health plan of governmental or educational institution</td>
<td>• Enroll employee, spouse or dependent if employee, spouse, or dependent loses eligibility under health plan of governmental or educational institution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COBRA Qualifying Events</strong></td>
<td></td>
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</tr>
<tr>
<td>COBRA Qualifying Events</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>No change allowed</td>
<td>No change allowed</td>
</tr>
<tr>
<td></td>
<td>• Increase pre-tax contribution for COBRA coverage under employer’s plan for employee, spouse, or dependent</td>
<td>• Increase pre-tax contribution for COBRA coverage under employer’s plan for employee, spouse, or dependent</td>
<td></td>
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<tr>
<td></td>
<td>Note: Dependent must still qualify as a tax dependent of the employee</td>
<td>Note: Dependent must still qualify as a tax dependent of the employee</td>
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</tr>
<tr>
<td><strong>Judgment, Decree or Order</strong></td>
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</tr>
<tr>
<td>Order That Requires Coverage for the Child Under Employee’s 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>No change allowed</td>
<td>No change allowed</td>
</tr>
<tr>
<td></td>
<td>• Enroll child</td>
<td>• Enroll child</td>
<td></td>
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</tr>
<tr>
<td>Order That Requires Spouse, Former Spouse, or Other Individual to Provide Coverage for the Child</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>No change allowed</td>
<td>No change allowed</td>
</tr>
<tr>
<td></td>
<td>• Drop coverage for the child</td>
<td>• Drop coverage for the child</td>
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</tr>
</tbody>
</table>

### Notes
- **COBRA Qualifying Events**: In addition to the COBRA Qualifying Events outlined, an employee may change their 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

- **Order That Requires Coverage for the Child Under Employee’s Plan**: In addition to the events listed, an employee may change their pre-tax election to:

  - Elect coverage
  - Increase coverage

- **Order That Requires Spouse, Former Spouse, or Other Individual to Provide Coverage for the Child**: In addition to the events listed, an employee may change their pre-tax election to:

  - Decrease coverage
  - Drop coverage
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Medicare or Medicaid Eligibility</strong></td>
<td>Employee may change pre-tax election to:</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>No change allowed</td>
</tr>
<tr>
<td>Employee, Spouse, or Dependent Enrolled in Employer’s Plan</td>
<td>• Drop coverage for the employee, spouse, or dependent who becomes</td>
<td>• Drop coverage for the employee, spouse, or dependent who becomes entitled to</td>
<td>• Decrease coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Becomes Entitled to Medicare or Medicaid</td>
<td>entitled to Medicare or Medicaid</td>
<td>Medicare or Medicaid if the dental or vision coverage is tied to the employer’s</td>
<td>• Drop coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>medical coverage</td>
<td>• Increase coverage</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>where employer plan is more comprehensive than Medicare or Medicaid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee, Spouse or Dependent Loses Eligibility for Medicare or</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>No change allowed</td>
<td></td>
</tr>
<tr>
<td>Medicaid</td>
<td>• Enroll employee, spouse, or dependent child who loses eligibility for</td>
<td>• Enroll employee, spouse, or dependent child who loses eligibility for Medicare or</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Medicare or Medicaid</td>
<td>Medicaid if the dental or vision coverage is tied to the employer’s medical</td>
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<tr>
<td></td>
<td></td>
<td>coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FMLA Leaves of Absence</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 election to:</td>
<td></td>
</tr>
<tr>
<td>Employee’s Commencement of Unpaid FMLA Leave</td>
<td>• Drop coverage during unpaid leave</td>
<td>• Drop coverage during unpaid leave</td>
<td>• Drop coverage during unpaid leave</td>
<td>• Drop coverage during unpaid leave</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Maintain coverage but discontinue pre-tax contribution during unpaid</td>
<td>• Maintain coverage but discontinue pre-tax contribution during unpaid leave (which</td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>leave</td>
<td>will be recovered when employee returns from leave)</td>
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</tbody>
</table>

HR Service Center, 5700 Cass Avenue, Suite 3638 A/AB, Detroit, MI 48202, Phone: 313-577-3000, Fax: 313-577-0637, Email: askhr@wayne.edu
### Election Changes Permitted Under Section 125

<table>
<thead>
<tr>
<th>Event</th>
<th>Medical</th>
<th>Dental and Vision</th>
<th>Health Care Reimbursement Account (FSA)</th>
<th>Dependent Care Reimbursement Account (FSA)</th>
<th>Group Term Life, AD&amp;D and Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee’s Return from Unpaid FMLA Leave</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></td>
</tr>
<tr>
<td></td>
<td>• Reinstate coverage that was dropped</td>
<td>• Reinstate coverage that was dropped</td>
<td>• Reinstate coverage that was dropped</td>
<td>• Reinstate coverage that was dropped</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• If coverage continued, reinstate pre-tax contributions that were dropped to be prorated for remainder of coverage period</td>
<td>• If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period</td>
<td>• If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period</td>
<td>• If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period</td>
<td></td>
</tr>
<tr>
<td></td>
<td>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</td>
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<td></td>
</tr>
</tbody>
</table>

Employee may make change in election to:
• Reinstate coverage that was dropped