Summary
Plan
Description

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Article I. General Information

Name of the Plan:
Academy Management Company Benefits Package

Sponsoring Employer:
DETOUR ACADEMY OF ARTS & SCIENCES - Academy Management Company

Sponsoring Employer's Primary Contact:
Jeramecka Harris
Human Resource Director
(313) 259-1744
2985 E. Jefferson Avenue, Detroit, Michigan, 48207

Sponsoring Employer's Federal Employer Identification Number:
45-2344235

Agent for Service of Legal Processing:
Dickinson Wright
Legal Counsel

500 Woodward Avenue, Suite 4000, Detroit, Michigan, 48226

Original Effective Date of Plan:
September 1, 2014

Effective Date of the Amendment and Restatement of the Plan:
October 1, 2018

Plan Number:
501

Plan Year:
10/01 - 09/30

Article II. FMLA Application

Is the Employer subject to FMLA:

eg. is an employer who employs 50 or more employees for each working day during each of 20 or more calendar workweek in the current or preceding calendar year

Yes

Article III. Participating Employers

The following participating employers (and its eligible employees) are authorized by the sponsoring employer to participate in the Plan:

Only employers who are related entities of the sponsoring employer (in accordance with Internal Revenue Code Sections 414(b), 414(c) and/or 414(m)) can participate in the plan.

Article IV. Available Welfare Benefit Programs

The following chart identifies welfare benefit plans available to eligible employees:
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Category / Package Name with Included Benefits</th>
<th>ER offers to employees</th>
<th>Funding Medium</th>
<th>Name, address and telephone of Insurer/Claims Administrator</th>
<th>Required employee contribution towards employee coverage</th>
<th>Required employee contribution towards spouse/dependent coverage</th>
<th>Grandfathered status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>Medical Dental Vision Rx Basic Life</td>
<td>Employees Fully-insured</td>
<td>Blue Cross Blue Shield of Michigan</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical Rx</td>
<td>Employees Fully-insured</td>
<td>Blue Cross Blue Shield of Michigan</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical Dental</td>
<td>Employees Fully-insured</td>
<td>Delta Dental</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical Vision</td>
<td>Employees Fully-insured</td>
<td>Heritage Vision</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical Basic Life</td>
<td>Employees Fully-insured</td>
<td>Metlife Insurance</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medical</td>
<td>Employees Fully-insured</td>
<td>Metlife Insurance, Nationwide Insurance, Aflac Insurance</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td></td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>Medical Short Term Disability, Long Term Disability, 401K and Aflac</td>
<td>Employees Self-funded</td>
<td>Jeramecka Harris Detroit, Michigan (313) 259-1744</td>
<td>Portion</td>
<td>Portion</td>
<td>Portion</td>
<td>No</td>
</tr>
</tbody>
</table>

Article V. Employee Eligibility

The following chart identifies welfare benefit plans available to employee classes:
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Plan is Offered to Class 1 Employees</th>
<th>Plan is Offered to Class 2 Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>Yes</td>
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<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Delta Dental</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program, Class 1 Employees eligible to participate in the Plan include the following:

- Except as otherwise provided below, for medical benefits provided under the Plan, all full-time Employees of the Employer that averaged 30 or more hours of service during the applicable measurement period as determined by the Employer in accordance with the Health Care Reform Act. For all other benefits provided under the Plan, all full-time employees who are regularly scheduled to work ___ or more hours per week.

Minimum number of hours for full time consideration

30 Hours per Week

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program, Class 2 Employees eligible to participate in the Plan include the following:

- Except as otherwise provided in below, for medical benefits provided under the Plan, all full-time Employees of the Employer that averaged 30 or more hours of service during the applicable measurement period as determined by the Employer in accordance with the Health Care Reform Act. For all other benefits provided under the Plan, all full-time employees who are regularly scheduled to work ___ or more hours per week.

Notwithstanding the foregoing, the following categories of Employees are not eligible to participate in the Plan:

Note: the Basic SPD and Plan document automatically excludes independent contractors, leased employees, and union employees (unless the terms of the collective bargaining agreement expressly requires participation), and thus you do not need to specify such categories as excluded below.

**Article VI. Dependent Eligibility**

The definition of "Eligible Dependent" shall have the meaning ascribed to it under the accompanying Benefit Guide for the applicable welfare benefit programs, but to the extent it is not defined or is not consistent with the Basic Plan document, Eligible Dependent shall have the meaning set forth below.
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Spousal Coverage</th>
<th>Domestic Partner Coverage</th>
<th>Child Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>This plan is offered to spouses even if they have other coverage</td>
<td>This plan is offered to domestic partners even if they have other health coverage</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
<tr>
<td>Delta Dental</td>
<td>This plan is offered to spouses only if they do not have other coverage</td>
<td>This plan is not offered to domestic partners</td>
<td>An Employee's child can be enrolled in this plan</td>
</tr>
</tbody>
</table>

If spouses are eligible for coverage under the Plan, the term "Spouse" shall mean an Employee's legal spouse by marriage.

The term "Domestic Partner" shall have the meaning ascribed to it under the Basic SPD and Plan document, except as altered below.

The Eligible Employee and Domestic Partner must be the same sex.

The definition of Child shall have the meaning ascribed to it under the Basic Plan document, in addition the following categories of children are also included in the definition of Child under the Plan, where applicable:

- A child for whom legal guardianship has been awarded to the Employee (automatically included in definition for medical plan purposes and for any benefits integrated with the medical plan);
- The natural child, adopted child or step-child of the Employee's Domestic Partner;
- A foster child who is placed with the Employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction (automatically included in definition for medical plan purposes and for any benefits integrated with the medical plan).

Article VII. Effective Date Of Coverage

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program, an Eligible Class 1 Employee's initial participation in the Plan will become effective on the date set forth below, provided he or she timely enrolls by the deadline established by the Plan Administrator:

On the first day of the calendar month following his or her employment commencement date.

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program, an Eligible Class 2 Employee's initial participation in the Plan will become effective on the date set forth below, provided he or she timely enrolls by the deadline established by the Plan Administrator:

On the first day of the calendar month following his or her employment commencement date.

Article VIII. Rehired Employees

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program, if an Employee terminates employment and is rehired, his or her participation in the Plan will become effective on the date set forth below:

As of the first day of the calendar month following the Eligible Employee's reemployment commencement date, but only if he or she is rehired within specified days.
Timeframe to be considered under rehire rule: (in days)
30

**Article IX. Special Enrollment Deadline**

If an Employee desires to enroll himself (and his Dependents) in the Medical Program upon loss of other coverage, marriage, birth, adoption, or placement for adoption or placement for adoption of a child, he must enroll in the Medical Plan during the Special Enrollment Period within this timeframe in days:
30

**Article X. Employer-Approved Leave Of Absence**

The term "Employer-Approved Leave of Absence" shall have the meaning ascribed to it:

Subject to the accompanying Adoption Agreement and Benefits Guide, an Employer-Approved Leave shall mean any leave of absence of the Eligible Employee that is qualified by the Employer as an FMLA leave, or the Employer has approved in writing and has specifically agreed in writing to continue the coverage of such Employee under a particular Plan during such leave period (pursuant to an individual agreement with an Employee or pursuant to the Employer's written Leave Policies, if any). Except as otherwise provided in the Adoption Agreement, 'Employer-Approved Leave' will not include any period of time during which the Eligible Employee is entitled to receive long-term disability benefits under the Employer's Long-Term Disability Plan or any period after the Eligible Employee fails to return to work following the expiration of his or her Employer-Approved Leave.

An Eligible Employee's cost of coverage during such Employer-Approved Leave of Absence shall equal:

NA

**Article XI. Effective Date Of Termination Of Coverage**

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program, if an Eligible Employee's and Dependent's coverage is terminated by reason of employment termination or job classification change, the coverage will be terminated effective:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academy Management Company Benefits</td>
<td>At 11:59 p.m. on the last day worked for the Employer or in the benefit eligible job classification</td>
</tr>
<tr>
<td>Package</td>
<td></td>
</tr>
<tr>
<td>Academy Management Company Benefits</td>
<td>At 11:59 p.m. on the last day worked for the Employer or in the benefit eligible job classification</td>
</tr>
<tr>
<td>Package</td>
<td></td>
</tr>
<tr>
<td>Academy Management Company Benefits</td>
<td>At 11:59 p.m. on the last day worked for the Employer or in the benefit eligible job classification</td>
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<td></td>
</tr>
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</tr>
<tr>
<td>Package</td>
<td></td>
</tr>
<tr>
<td>Academy Management Company Benefits</td>
<td>At 11:59 p.m. on the last day worked for the Employer or in the benefit eligible job classification</td>
</tr>
<tr>
<td>Package</td>
<td></td>
</tr>
<tr>
<td>Delta Dental</td>
<td>At 11:59 p.m. on the last day worked for the Employer or in the benefit eligible job classification</td>
</tr>
</tbody>
</table>

Except as otherwise provided in the Benefits Guide for a particular welfare benefit program and subject to above regarding Spousal, Domestic Partner and Child eligibility criteria, for an Eligible Dependent who no longer satisfies the dependent
eligibility criteria (e.g. no longer the Employee's Spouse, or attain the limiting age, etc.), his/her coverage under the programs will be terminated effective:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>At 11:59 p.m. on the last of eligibility</td>
</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
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</tr>
<tr>
<td>Academy Management Company Benefits Package</td>
<td>At 11:59 p.m. on the last of eligibility</td>
</tr>
<tr>
<td>Delta Dental</td>
<td>At 11:59 p.m. on the last of eligibility</td>
</tr>
</tbody>
</table>

**Article XII. Applicable State Law**

To the extent not preempted by ERISA, the laws of the following state(s) shall apply:
- Michigan

**Article XIII. Cafeteria Plan**

Has the Employer adopted a written Code Section 125 Cafeteria Plan allowing Employees to pay their share of premium cost on a pre-tax basis

Yes, Employer has adopted a Cafeteria Plan.

**Article XIV. Authorization**

This Employer hereby executes this Adoption Agreement, which is incorporated by reference and is made part of the Basic Plan and SPD Document attached hereto.

Completed By:

Jeramecka Harris  
Human Resource Director  
Detroit Academy of Arts and Sciences  
(date)

**Article XV. Consent Resolutions of the Board of Directors**

WHEREAS, the Company desires to adopt the Basic Plan and SPD Document for the Welfare Benefit Plan and accompanying Adoption Agreement (the "Plan").
NOW THEREFORE, BE IT RESOLVED, that the Plan is approved and adopted effective as of October 1, 2018.

RESOLVED FURTHER, that the President of the Company is authorized and directed to execute the Adoption Agreement for the Plan, and to take such other action as may be necessary or appropriate to implement these resolutions.

Sharon Weatherspoon, Board President

Date
WRAP PLAN SPD
Article XVI. Key Provisions

This section highlights the most commonly asked about provisions of the Plan and Summary Plan Description ("SPD"). Each key provision states where in the SPD additional information can be found. This section is only key provisions and does not include every important provision or all of the information you need or should know. You should review and keep this full SPD for your records and informational purposes. Capitalized terms and other important or commonly used terms are defined in the following article, "Definitions."

Section 1. Type of Plan and Source of Contributions

The Adoption Agreement describes each type of welfare benefit program maintained and sponsored by the Employer and the source of contributions for each of these Benefits. See the following Article, "Important Information."

Section 2. Plan Sponsor, Named Fiduciary and Plan Administrator

The Plan Sponsor, ERISA Named Fiduciary and Plan Administrator are the Employer identified in the Adoption Agreement. The Adoption Agreement also will identify any related entities that adopt the Plan. The Employer and these other Participating Employers are collectively referred to as the "Employer". See the preceeding Article, "Participating Employers."

Section 3. Plan Year

The Plan Year is the period on which the plan records are kept and is the twelve month period beginning and ending on the dates set forth in the preceeding Article, "General Information."

Section 4. Plan Amendment or Termination

The Employer reserves the right to amend, modify or terminate the Plan and any and all of the benefit programs at any time. See the following Article, "Miscellaneous Provisions."

Section 5. Employer's Rights

The language in this document is not intended to create, nor is it construed to constitute, a contract of employment between the Employer and any of its Employees. The Employer retains all of its rights to discipline or discharge Employees or to exercise its rights as to incidents of employment. You have the right to terminate your employment at any time for any reason, and the Employer has a similar right with regard to terminating your employment. See the following Article, "Miscellaneous Provisions."

Section 6. Non-Alienation of Benefits

No right or benefit provided for under any of the benefit programs will be subject any type of alienation. See the following Article, "Miscellaneous Provisions."

Section 7. Your Rights Under ERISA

As a participant in the benefit programs that are governed by ERISA, you are entitled to certain rights and protections under ERISA. See the following Article, "Miscellaneous Provisions," for a list and details about your ERISA rights.

Section 8. A Leave of Absence

There are several types of leaving, including the Family and Medical Leave Act of 1993 ("FMLA"), (ii) a military leave of absence which is covered under the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA") and (iii) an Employer-Approved Leave of Absence (collectively referred to as leave). Depending on the type of leave, your right and how benefits are paid for may vary. For more details, see the following Article, "Miscellaneous Provisions," or contact the Employer for information about when and whether a particular type of leave is available.

Section 9. Plan Administration
This Plan is administered by the Employer, who has full discretion and authority to administer and interpret the Plan. The Plan Administrator has full discretionary and binding authority and control over the Plan, including that contemplated by the U.S. Supreme Court's decision in Firestone Tire & Rubber Co. v. Bruch. See the following Article, "Miscellaneous Provisions," for additional details about plan administration, its relationship to fiduciary duties and for examples.

Section 10. Governing Law

This Plan shall be interpreted under the laws of Michigan to the extent not preempted by federal law. See the following Article, "Miscellaneous Provisions."

Section 11. Funding of Plan Benefits

The Plan will not fund (through a trust or otherwise) or other separately maintained fund for accumulation of Plan assets or the provision of other benefits unless required by law. See the following Article, "Miscellaneous Provisions."

Section 12. Claims for Benefits

You generally should follow the claims review and appeal procedure set forth in the applicable Benefits Guide with respect to any claim for benefits under the Plans. However, when a Benefits Guide does not provide a claims procedure, you and the Plan Administrator will be subject to the claims procedure described in the following Article, "Claims for Benefits". Knowing how to file and appeal a claim is important to ensuring you receive all of your benefits, review the Article "Claims for Benefits" carefully.

Section 13. HIPAA and the Plan

The Health Insurance Portability and Accountability Act ("HIPAA") applies to some of the Benefits you may receive, especially those that are self-funded. HIPAA is designed to protect the privacy and security of your Protected Health Information ("PHI"). PHI includes information that (i) the Plan creates or receives, (ii) relates to the past, present, or future health or medical condition of an individual and, (iii) identifies the individual or for which there is a reasonable basis to believe the information can be used to identify the individual. HIPAA also protected electronic PHI. To the extent HIPAA applies, this Plan is compliant with its requirements. See the following Article, "HIPAA Privacy and Security Rules," for more information about HIPAA, its applicability to this Plan and how this Plan is complying with HIPAA.

Section 14. Qualified Medical Child Support Order Procedures

A Qualified Medical Child Support Order is an order to provide benefits to a child of an Employee. This Plan follows a clear procedure for how to respond to potential Medical Child Support Orders, including notification of possibly impacted parties, deciding if a Medical Child Support Order is a Qualified Medical Child Support Order and how to implement and follow a Qualified Medical Child Support Order. This procedure is described in the following Article, "Procedures for Qualified Medical Child Support Orders."

Article XVII. Introduction

The Employer has established various welfare benefit programs for eligible Employees. This document is the Summary Plan Description for those welfare benefit programs and has been prepared to comply with various disclosure requirements mandated by law, to clarify administrative procedures for and establish eligibility conditions under the Plan and to join the welfare benefit programs together into one legal wrap plan document for annual reporting purposes (collectively referred to as the "Plan").

A specific description of the welfare benefit programs under the Plan as well as a description of the terms and conditions to receive such benefits are contained in the Adoption Agreement, as well as in the insurance certificates, contracts, administrative agreements, booklets and formal plan documents (collectively referred to as "Benefits Guide") for each of the welfare benefit programs under the Plan, all of which are incorporated by reference into this document and together these documents constitute the Summary Plan Description for such welfare benefit programs. Various employee groups (e.g. salaried, hourly or union) may receive coverage under different welfare benefit programs, so their Benefit Guides may differ. To the extent not specifically set forth in this SPD and Adoption Agreement, the Benefit Guide may contain additional eligibility conditions to participate, and will contain a specific explanation of covered and excluded benefits (e.g. schedules of benefits), cost-sharing requirements, network requirements, other terms and conditions for receipt of benefits and the name and contact information for the insurance carrier and/or any other third
party administrator.

You should not rely on any oral explanation, description, or interpretation of the plan by any employee of the employer or the employer because the written terms of the plan always will govern. Also, if the terms of an underlying benefits guide conflict with the terms of this summary plan description and legal plan document, the terms of the underlying benefits guide will control.

The Plan Administrator (identified in the Adoption Agreement) will furnish you with a copy of the Adoption Agreement and the summary portions of the Benefits Guide for a particular welfare benefit program when you first become a Participant in such program. This information may be provided on the Plan Administrator's behalf by a service provider. You also may examine all of the documents that make up the Benefits Guide in the Plan Administrator's office, and may request a copy of such documents, but may be asked to pay for copying costs in some circumstances. If you have any questions about this document or about the welfare benefit programs, you should contact the Plan Administrator.

The Employer expressly reserves the right to amend or revise any term or provision of the Plan or to terminate the Plan at any time in its sole discretion by action of the Employer's governing board.

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**Article XVIII. Important Information**

Section 1. Type of Plan, Type of Plan Administration and Source of Contributions

The Adoption Agreement provides a description of each type of welfare benefit program maintained and sponsored by the Employer and covered by this Summary Plan Description. The type of administration and the source of contributions for each of these welfare benefit programs also are described in the Adoption Agreement.

Section 2. Plan Sponsor, Named Fiduciary, Plan Administrator and Agent for Service of Process

The Plan Sponsor, ERISA Named Fiduciary and Plan Administrator are the Employer identified in the Adoption Agreement. The Agent for Service of Process is identified in the Adoption Agreement, and process may also be made upon the Plan Administrator. The Adoption Agreement also will identify any related entities that adopt the Plan described in this booklet for the benefit of its Eligible Employees. The Employer and these other Participating Employers are collectively referred to as the "Employer" throughout this document. However, whenever the Plan indicates that the Employer may or shall take any action under the Plan, the Plan Sponsor that is identified in the Adoption Agreement shall have sole authority to take such action for itself and as agent for any such Participating Employers. The Plan Sponsor may delegate some or all of its administrative responsibilities to other persons or organizations, including an outside insurer or third party administrator.

Section 3. Plan Number

The Plan Number assigned to the Plan is identified in the Adoption Agreement.

Section 4. Plan Year

The Plan Year is the period on which the plan records are kept and is the twelve month period beginning and ending on the dates set forth in the Adoption Agreement.

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**Article XIX. Definitions**

Throughout the Plan, various terms are used repeatedly. These terms have specific and definite meanings when capitalized in the text. For convenience, capitalized terms are collected and defined in this Article. Whenever capitalized terms appear in the Plan, they shall have the meanings specified in this Article. Where necessary or appropriate to the context, the masculine shall include the feminine, the singular shall include the plural and vice versa.

Section 1. Act or Health Care Reform Act
The Patient Protection and Affordable Care Act of 2010 and the Health Care and Education Reconciliation Act of 2010, and its related regulations, rules and guidance promulgated by governmental agencies.

Section 2. Adoption Agreement

The Adoption Agreement is the agreement under which the Employer duly adopts this basic SPD and Plan document and provides specific information about the Employer and types of welfare benefits provisions that shall apply. The Adoption Agreement is incorporated by reference herein.

Section 3. Benefits Guide

The actual plan documents, including insurance contracts, booklets, summaries of coverage or administrative services agreements, that govern each of the welfare benefit programs.

Section 4. Cafeteria Plan

The Code Section 125 - Cafeteria Plan adopted by the Employer as identified in the Adoption Agreement.

Section 5. Child

Except as otherwise provided in the accompanying Adoption Agreement and/or the applicable Benefits Guide, the term "Child" shall mean:

- For purposes of the medical and prescription welfare benefit program, or any other benefit program that is integrated with the medical welfare benefit program, the term "Child" as used in definitions eligible dependents below shall only include your natural or adopted child for whom you have not relinquished your parental rights; a child lawfully placed with you for adoption; your step-child who is the natural or adopted child of your current Spouse for whom your Spouse has not relinquished parental rights if elected in Section 15 of the Adoption Agreement; a foster child who is placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction, or a child for whom legal guardianship has been awarded to you. To the extent Domestic Partner coverage is selected under the Adoption Agreement, the term "Child" generally will include the natural, adopted or step-child of your Domestic Partner unless otherwise specified in the Adoption Agreement.

- For purposes of a stand-alone dental or vision welfare benefit program, except as otherwise provided in the applicable Benefits Guide, the term "Child" as used in definitions eligible dependents below shall only include your unmarried natural child, adopted child, child lawfully placed with you for adoption, stepchild who are in the custody of and legally dependent on your Spouse, or child for whom legal guardianship has been awarded to you or a foster child who is placed with the Employee by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. To the extent Domestic Partner coverage is selected under the Adoption Agreement, the term "Child" generally will include the unmarried natural, adopted or step-child of your Domestic Partner unless otherwise specified in the Adoption Agreement.

The spouse of an enrolled Child under the Plan or the child of an enrolled Child under the Plan does NOT qualify as an eligible "Child" under this definition and thus is not eligible for coverage under the Plan (except as otherwise permitted under the Benefits Guide for a particular welfare benefit program).

Section 6. Claims Administrator

The organization that has been engaged by the Plan Administrator or the insurer that is responsible to perform enrollment, disenrollment and/or benefit claims processing services for the Plan. The Adoption Agreement and/or Benefits Guide will identify the name, address and telephone number of the Claims Administrator.

Section 7. COBRA

The federal Consolidated Omnibus Budget Reconciliation Act of 1985, and the related regulations.

Section 8. Code

The Internal Revenue Code of 1986, as amended, together with its related regulations and rules. References to any Code provisions shall include successor provisions.
Section 9. Domestic Partner

Except as otherwise provided in the Adoption Agreement, an individual will be considered your Domestic Partner if each of the following criteria are satisfied:

- You and your Domestic Partner are both over age 18 and mentally competent to consent to a civil contract;
- You and your Domestic Partner are not legally married to or legally separated from any other person;
- You and your Domestic Partner are not engaged in another domestic partner relationship;
- You are not related to your Domestic Partner by blood or marriage to a degree of closeness that would prohibit legal marriage in the state in which you reside;
- You and your Domestic Partner are engaged in a continuous committed relationship with your Domestic Partner of mutual caring and support and are jointly responsible for each other's common welfare;
- You and your Domestic Partner are jointly responsible for each other's assets and debts as provided by applicable law;
- You and your Domestic Partner reside in the same household and have done so for at least one (1) year;
- Upon request, you provide evidence of the Domestic Partner relationship and shared living arrangements in a manner acceptable to the Plan Administrator and its domestic partner policies; and
- You and your Domestic Partner complete an annual affidavit attesting that you meet all of the above eligibility requirements.

Note that you are eligible to enroll a Domestic Partner in coverage under the Plan only if the Adoption Agreement specifically includes Domestic Partners as "Eligible Dependents" and only to the extent otherwise permitted by the Benefits Guide for each applicable welfare benefit program.

Section 10. Eligible Dependent

This portion sets forth the categories of Eligible Dependents that an Eligible Employee may enroll under the Employer's various welfare benefit programs. Notwithstanding this definition, the Adoption Agreement must specifically indicate that coverage is available for such categories of dependents listed below and such Adoption Agreement and the Benefits Guide for each applicable welfare benefit program may set forth additional eligible conditions for such dependent coverage:

A. Your Spouse.
B. Your Domestic Partner.
C. For purposes of the medical or prescription benefits, or for a dental or vision Plan that is integrated with the medical welfare program benefits, your Child until the end of the month in which such Child turns age 26 (For purposes of a stand-alone dental or vision welfare program benefits, (i) your Child while he or she is in your custody and legally dependent on you until the date on which the Child turns 19, and (ii) your Child between the age of 19 and 25, if he or she is a full-time student; he or she is dependent on you for more than half of his or her support; he or she is a member of your household (unless they temporarily reside elsewhere as in the case of college students); and you apply for continued coverage for such a dependent before the child turns age 19. This coverage will continue until the date on which such Child turns age 25, if he or she otherwise remains eligible. A full-time student means a person who is enrolled in and attending, full-time, a recognized course of study or training at an accredited secondary school, vocational or technical school, college or university. Full-time student status is determined in accordance with the standards set forth by the educational institution. A person is no longer a full-time student on the last day of a calendar month after he or she graduates or otherwise ceases to be enrolled and in attendance at the institution on a full-time basis. A person will continue to be a full-time student during periods of regular vacation established by the institution. If a person does not continue as a full-time student immediately following the period of vacation, the full-time student designation will end as described above. The Employer may require you to confirm throughout the Plan Year that the dependent is a full-time student. You will be notified of any verification requirements.
D. Your Child who becomes (i) mentally or physically disabled before age, 19 (ii) qualifies as your dependent for federal tax purposes under Code Section 152 ((without regard to the earnings limit under Section152(d)(1)(B) or the special exclusions under Section152(b)(1) or (2)), and (iii) you notify the Employer in writing of the condition by the end of the calendar month in which the child attains the age of 26. A child is considered mentally or physically disabled if the Claims Administrator determines that the child is not able to earn his or her own living because of a mental or physical condition, which started prior to the date he or she reached age 19 and the child depends primarily on you for support and maintenance. You will be required to provide initial and periodic verification from a physician of a Dependent's mental or physical condition.
E. Your Child or other alternate recipient for whom you or your current Spouse are financially responsible for health care coverage under the terms of a Qualified Medical Child Support Order.
F. For purposes of the Cafeteria Plan, a Participant can pay premiums on a pre-tax basis only for the Participant's Spouse (as defined consistent with federal law) or for the Participant's Eligible Dependents who meet the Code Section 152 definition of
"dependent" (without regard to the earnings limit under Section152(d)(1)(B); the special exclusions under Section152(b)(1) or (2); or the age or student status requirements under Section152(c)(3), provided that such qualifying child is age 26 or under).

G. Notwithstanding anything in this Plan to the contrary, this definition of Eligible Dependent shall control for the Plan; provided, however, if the Adoption Agreement or the applicable Benefits Guide has a more restrictive definition of Eligible Dependent (e.g. contains additional dependent eligibility conditions), then the more restrictive conditions under the Adoption Agreement and/or Benefits Guide will apply, but only to the extent they are consistent with applicable federal law.

Please note that you are solely responsible to notify the Plan when your Child, Spouse or Domestic Partner no longer qualifies as an Eligible Dependent as defined above. You should notify the Plan within 31 days of any change in eligibility. Failure to timely notify the Plan may result in such dependent's coverage being retroactively terminated and a loss of your dependent's right to elect COBRA continuation coverage. Please review dependent eligibility for benefits and COBRA continuation coverage carefully to more fully understand your responsibility and the consequences of failing to timely notify the Plan.

Section 11. Eligible Employee

An Employee who is hired and designated by the Employer and who satisfies the applicable criteria in the Adoption Agreement. All other Employees of the Employer are not eligible to participate in the Plan.

Section 12. Employee

Any individual who is a common-law employee on the Employer's payroll. However, the term "Employee" will not include:

- any individual whose employment is covered under and subject to a collective bargaining agreement, unless such agreement expressly requires and provides for coverage under one or more of the welfare benefit programs described in this document; or
- any individual for whom the Employer designates as an independent contractor or leased or contract employee (regardless of the finding by the Employer or any third party as to the common law employment status or reclassification of any such person).

Section 13. Employer

The Employer identified in the Adoption Agreement or any of its related entities (as defined under Code Section 414(i)) who are authorized in writing to participate in the Plan by the Plan Sponsor (collectively referred to as "Employer" throughout this document); provided, however, that whenever the Plan indicates that the Employer may or shall take any action under the Plan, the Plan Sponsor that is identified in the Adoption Agreement shall have sole authority to take such action for itself and as agent for any such related entity. The Adoption Agreement contains a current listing of Participating Employers.

Section 14. Employer-Approved Leave

Subject to the accompanying Adoption Agreement and Benefits Guide, an Employer-Approved Leave shall mean any leave of absence of the Eligible Employee that is qualified by the Employer as an FMLA leave, or the Employer has approved in writing and has specifically agreed in writing to continue the coverage of such Employee under a particular Plan during such leave period (pursuant to an individual agreement with an Employee or pursuant to the Employer's written Leave Policies, if any). Except as otherwise provided in the Adoption Agreement, "Employer-Approved Leave" will not include any period of time during which the Eligible Employee is entitled to receive long-term disability benefits under the Employer's Long-Term Disability Plan or any period after the Eligible Employee fails to return to work following the expiration of his or her Employer-Approved Leave.

Section 15. ERISA


Section 16. FMLA

The Family and Medical Leave Act of 1993, and its related regulations.

Section 17. Grandfathered Status
A group health benefit option under this Plan shall have Grandfathered Status only to the extent elected in the Adoption Agreement and permitted under the Act and related regulations. Generally, a group health benefit option offered under this Plan qualifies for Grandfathered Status only if it was in existence and covered Eligible Employees as of March 23, 2010. Grandfathered Status continues applying to a group health benefit option even when newly eligible employees and/or their family members are enrolled after March 23, 2010. In order to maintain Grandfathered Status, the Employer shall maintain records documenting the terms of each group health benefit option under the Plan with Grandfathered Status in connection with the coverage in effect as of March 23, 2010, and any other documents necessary to verify, explain or clarify a group health benefit option's Grandfathered Status.

However, a group health benefit option under this Plan will lose its Grandfathered Status upon the occurrence of any of the events set forth in the related regulations under the Act.

Section 18. Open Enrollment Period

A period during which you may enroll in or change your coverage under the Plan. The Open Enrollment Period will begin and end on dates determined by the Plan Administrator, which will be prior to the beginning of the next Plan Year.

Section 19. Participating Employers

Any related entity (as defined by Code Section 414(t)) of the Plan Sponsor that, with the approval of the Plan Sponsor, adopts the Plan (see the Adoption Agreement for a current listing of Participating Employers).

Section 20. Plan

The Welfare Benefit Plan described in this basic SPD and Plan document and the Adoption Agreement.

Section 21. Plan Administrator

The Plan Administrator is the Employer identified in the Adoption Agreement and is charged with the responsibility to administer the Plan.

Section 22. Plan Year

The Plan Year is the period on which the plan records are kept and is the twelve month period beginning and ending on the dates set forth in the Adoption Agreement.

Section 23. Spouse

Notwithstanding any contrary provision in a Benefits Guide, the term "Spouse" shall have the meaning ascribed to it under the Adoption Agreement.

Section 24. USERRA


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**Article XX. Medical Plan, Dental Plan, and Vision Plan**

**Section 1. Introduction**

This portion of the summary describes your rights and benefits under the group health plans identified in the Adoption Agreement (e.g. medical, prescription drug, dental and vision benefit programs). Each reference to the Plan throughout this Article IV will be a reference to such group health benefit programs collectively, unless otherwise noted. This portion of the summary is to be used in conjunction with the Benefits Guide for each of these Plans (noting that employee groups at various locations or in different classifications of the Employer may be insured under different plans or insurance contracts - you will receive the Benefits Guide that pertains to your employee group). You may obtain additional copies of the applicable Benefits Guides by contacting the Plan Administrator.
Section 2. Eligibility for Benefits

You may enroll in the Plan if:

- You are an Eligible Employee who has completed the applicable waiting period set forth in the Adoption Agreement; and
- You properly complete the enrollment process by the deadline established by the Plan Administrator. The Plan Administrator will provide you with the necessary instructions and deadlines at the time you are initially eligible to participate in the Plan (please review Cafeteria Plan, Enrollment Section regarding the enrollment process).

If you initially are not considered by the Employer to be an Eligible Employee, but are later determined to be an Eligible Employee, you only will be an Eligible Employee prospectively from the date of that determination.

Section 3. Dependent’s Eligibility for Benefits

A covered Eligible Employee also may enroll his or her Eligible Dependents for coverage under the Plan if dependent coverage is offered for that particular Plan and such dependents qualify as "Eligible Dependents" as defined in the Adoption Agreement and under the provisions of the applicable Benefits Guide.

Generally, you must be covered by the applicable Plan, as an Eligible Employee, before an Eligible Dependent’s coverage will take effect. If you timely elect dependent coverage, their coverage generally begins on the same date your coverage begins as specified in the Adoption Agreement.

No person may be covered as both an Eligible Employee and an Eligible Dependent and no person may be covered as an Eligible Dependent by more than one Eligible Employee.

Please read the Adoption Agreement and the applicable Benefits Guide carefully to determine whether your dependent is eligible for coverage under the Plan. The Adoption Agreement or Benefits Guide may provide that your dependent (e.g. Spouse) may only be covered under this Plan if he or she does not otherwise have coverage available through another group health plan. Notwithstanding anything to the contrary in the Adoption Agreement or Benefits Guide, the continued eligibility of children until age 26 pursuant to the Health Care Reform Act shall apply.

The Plan Administrator has full and final discretion to determine if, and require you to verify that, a dependent satisfies the eligibility requirements of the Plan, and to determine whether a dependent has been timely enrolled in the manner which satisfies Plan requirements. In this regard, the Plan Administrator may require that you submit documentation to verify the relationships of the dependents whom you wish to enroll. The Plan Administrator will notify you of any dependent verification procedures. You also must notify the Plan Administrator within 30 days of any change to dependent's qualification (e.g. attainment of limiting age, disabled status, etc). Failure to timely notify the Plan Administrator within 30 days of a change may result in disciplinary action up to and including termination of employment and loss of your benefit coverage under the Plan.

To the extent permitted under the Health Care Reform Act’s restrictions on rescinding group health coverage, the Plan Administrator retains the right to retroactively or prospectively terminate coverage of a dependent as of the date that he or she no longer satisfies each of the Plan's eligibility requirements and receive reimbursement from you or a dependent for any benefits that the Plan pays for a dependent who does not satisfy the Plan's eligibility requirements.

Please review the portion regarding Michelle's law which creates special coverage rules for college aged dependents during medical leave.

Note Regarding Tax Rules for Dependents: In order for coverage to be provided on a tax-free basis, your Eligible Dependent must be your Spouse as defined under federal law or tax dependent as defined by the Internal Revenue Code Section 152 ((without regard to the earnings limit under Section152(d)(1)(B); the special exclusions under Section152(b)(1) or (2); or the age or student status requirements under Section152(c)(3), provided that such dependent is age 26 or under during the entire Plan Year). If a covered Eligible Dependent (as defined in Definition of Eligible Dependent) does not qualify as your tax dependent or Spouse (as defined under federal law), you cannot pay any required contributions for such dependent's coverage on a pre-tax basis. Further, the value of the Employer-paid portion for such dependent’s coverage must be added to your taxable income. For example, you typically will be subject to imputed income tax for a Domestic Partner’s coverage under this Plan.

Section 4. Initial Enrollment

If you timely and properly complete the enrollment or deemed enrollment process as established by the Plan Administrator (see Cafeteria Plan Enrollment), coverage (for you and your Eligible Dependents) will become effective on the date specified in the
Adoption Agreement. If the Adoption Agreement or Benefits Guide requires you to complete a period of service before your participation under a group health benefit program becomes effective, to the extent required by HIPAA, you will receive credit for any period of absence from work due to a health related factor and participation will begin even if you are not actively at work on the date coverage otherwise would begin due to a medical condition or because you are confined to a hospital.

The Plan Administrator will inform you of how to enroll and the deadline by which you must enroll (which generally will be no later than the date on which your coverage would first become effective as stated above).

Section 5. Special Enrollment

If you do not timely or properly complete the enrollment process (or deemed enrollment process established in see Cafeteria Plan Enrollment), you and your Eligible Dependents generally will not be covered under the applicable Plan, except as described below, or in see Cafeteria Plan Enrollment. Also, if you fail to specifically enroll your Eligible Dependents on the enrollment form, your Eligible Dependents will not be covered under the applicable Plan, except as otherwise provided below.

- If you decline enrollment because you or your dependent had other group health plan coverage, either through COBRA or otherwise, you may enroll yourself and Eligible Dependents in the Medical Program within 30 days of the loss of that coverage (or such later date identified in the Adoption Agreement). Your enrollment will become effective on the date you enroll in the Medical Program. For this purpose, "loss of coverage" will occur if the other group health plan coverage terminates as a result of: (i) termination of employer contributions for the other coverage; (ii) exhaustion of the maximum COBRA period; (iii) legal separation or divorce; (iv) death; (v) termination of employment; (vi) reduction in hours of employment; or (vii) failure to elect COBRA coverage. However, a loss of coverage will not be deemed to occur if the other coverage terminates due to a failure to pay premiums or termination for cause. At the time you enroll in the Employer's Plan, you must provide a written statement from the administrator of the other medical plan that you no longer have that coverage.

- You are eligible to enroll yourself and your Eligible Dependent in the Medical Program within 30 days of the date you acquire a new Eligible Dependent through marriage, birth, adoption or placement for adoption (or such later date identified in the Adoption Agreement). Your enrollment will become effective on the date of marriage, birth, adoption or placement for adoption.

- You are eligible to enroll yourself and your Eligible Dependent in the Plan within 60 days after either:
  A. Your or your Eligible Dependent's Medicaid coverage under title XIX of the Social Security Act or CHIP coverage through a State child health plan under title XXI of the Social Security Act is terminated as a result of loss of eligibility for such coverage; or
  B. You or your Eligible Dependent is determined to be eligible for employment assistance under Medicaid or CHIP to help pay for coverage under the Plan.

- You are eligible to enroll yourself and your Eligible Dependents in the Plan during an Open Enrollment Period. Your enrollment will become effective on the 1st day of the Plan Year following the Open Enrollment Period.

- You may enroll in the Plan an Eligible Dependent child for whom you are required to provide medical coverage pursuant to a Qualified Medical Child Support Order (as defined under ERISA Section 609 and described in Appendix B). This enrollment of an Eligible Dependent will become effective as of the Plan Administrator's qualification and acceptance of the Qualified Medical Child Support Order.

- You are eligible to enroll yourself and your Eligible Dependents in the Plan under any other special circumstances set forth in the applicable Benefits Guide (but only to the extent permitted by and consistent with the terms of the Cafeteria Plan).

NOTE: You will not be allowed to enroll yourself and/or Eligible Dependents for coverage in the Plan for a Plan Year unless you timely and affirmatively complete (or, under Section 6.5, are deemed to have completed) the enrollment process by the deadlines set forth above (i.e. within 30 days for loss of coverage or new dependents; within 60 days for Medicaid or CHIP circumstances; or within the deadline established by the Plan Administrator for Open Enrollment Period).

Section 6. Contributions

You are required to share in the cost of coverage through deductibles, co-payments and other limitations specified in the Benefits Guide. You also may be required to pay a portion or the entire share of the premium or cost for you and your Eligible Dependents' coverage under the Plan, as indicated in the Adoption Agreement.

The Employer may have established a Cafeteria Plan (as described in Article VI) under which you would be able to pay your share of the premiums on a pre-tax basis. When you enroll in the Plan, you will be required to complete a compensation reduction agreement. The Plan Administrator will advise you in writing of the cost of coverage under the Plan each Plan Year.

Section 7. Termination of Coverage
You and/or your Eligible Dependents' coverage under the Plans generally will terminate under the circumstances and on the dates described in this section. However, you may have the opportunity to temporarily continue health coverage under circumstances described below regarding COBRA Continuation Coverage, Continuation During FMLA Leave and other Leaves of Absence (the Adoption Agreement), Continuation During Military Leave of Absence and other events described in the Adoption Agreement.

- **Termination of Employment.** If your employment terminates, voluntarily or involuntarily, or you otherwise stop active work, then your coverage and your covered Eligible Dependents' coverage under the Plan generally will terminate at the time specified in the Adoption Agreement, except as otherwise specifically provided in a written severance, layoff or other agreement. Notwithstanding anything to the contrary, your employment or active work status will end as of the date you fail to return to work with the Employer after your FMLA leave, USERRA leave or Employer-Approved Leave has ended, or as of the date you begin receiving long-term disability benefits under the Employer's Long-Term Disability Plan (except as otherwise provided in the Adoption Agreement).

- **Job Classification Change.** If you cease to be an Eligible Employee (e.g., you are transferred to a job position with the Employer that no longer qualifies as a benefit eligible position), then your coverage and your Eligible Dependents' coverage under the Plan generally will terminate at the time specified in the Adoption Agreement, except as otherwise specifically provided in a written severance, layoff or other agreement.

- **Failure to Pay Required Contributions.** If you and/or any covered Eligible Dependent fail to timely make any required contributions to the Plan, your coverage and your Eligible Dependents' coverage will be terminated on the date established by the Plan Administrator.

- **Dependents.** Your Eligible Dependents' coverage under the Plan will terminate on the earliest of:
  - the date your coverage terminates for any reason; or
  - the date your dependent ceases to meet any of the dependent eligibility requirements, as specified in this document, Adoption Agreement or the Benefits Guide (e.g. on the date you cease to be married to your Spouse or the date your dependent-child attains the limiting age, etc.).

You must notify the Plan Administrator within 30 days (or such later date specified in the Adoption Agreement) of the date a dependent Spouse no longer is eligible to participate in the Plan as a result of divorce, legal separation or death. You also must notify the Plan Administrator within 30 days of the date a dependent child no longer is eligible to participate in the Plan as a result of death, attainment of the limiting age or failure to satisfy any other qualifying factor specified under the Benefit Guide.

- **Fraudulent, Falsification or Intentional Material Misrepresentation Activities.** You and your Eligible Dependents may not perform an act, practice or omission that constitutes fraud or makes an intentional misrepresentation of material fact. You and/or your dependents may not permit any other person who is not a qualified member to use any identification card issued by the Plan or Claims Administrator or otherwise fraudulently claim a benefit or falsely information on a benefit claim form. The Plan Administrator or Claims Administrator reserves the right to terminate your and your dependents' coverage under the Plan either retroactively (to the extent permitted the Health Care Reform Act or prospectively.

Generally, the Plan Administrator will give you written notice that you and/or your dependents are no longer covered persons for benefits under the Plan. In this case, you and your dependents will cease to be eligible for the benefits under the Plan as of the date specified in such written notice, and no benefits will be paid to you and your Eligible Dependent under the Plan after that date. Any action by the Plan Administrator or Claims Administrator under this provision is subject to review in accordance with the Clarity and Claims Review Procedures under the Plan.

- **Other Termination.** Your coverage and your Eligible Dependents' coverage under the Plan will terminate on the date of termination of the Plan or termination of the part of the Plan providing benefits to you or your Eligible Dependents. Your coverage and your Eligible Dependents' coverage under the Plan also will terminate as of any other date specified in the Benefits Guide.

Section 8. **Benefit Authorization Procedures, PPO and HMO Information, Wellness Initiatives and Patient Protections**

A. **Authorization Procedures.** Certain benefits under the Plan may require prior authorization before those benefits will be covered under the Plan. The Benefits Guide lets you know when prior authorization is required. The Benefits Guide also describes the procedures for obtaining this prior authorization.

B. **HMO/PPO Information.** If the Benefits Guide specifies that a particular benefit program is offered through a Preferred Provider Organization (PPO) or Network system, this means that you are offered a choice to utilize either designated health care providers or non-designated health care providers. If you (and your covered Eligible Dependents) use designated health care providers, you generally will experience a higher level of benefits (i.e. at lower cost to you) than if you use non-designated providers. Benefit levels for in-network and out-of-network services are outlined in the Benefits Guide. A listing of designated health care providers is available at no charge through the Plan Administrator or through the insurance carrier for the applicable PPO (identified in the Appendix B or Benefits Guide that applies to your employee group).
If the Benefits Guide specifies that a particular benefit program is offered through a Health Maintenance Organization (HMO), this means that you (and your covered Eligible Dependents) must each select a Primary Care Physician (PCP) from the HMO network. Your PCP will be responsible for coordinating all of your health care through other providers and specialists within the HMO network. If you bypass your PCP or use providers outside of the HMO network, there generally will be no coverage (except in the case of emergency). If the Employer decides to offer an HMO option, a listing of PCP and other HMO network providers will be made available at no charge through the Plan Administrator or through the carrier for the HMO. The Employer will notify you during Open Enrollment if an HMO option becomes available.

In the case of PPO or HMO arrangements, the third party administrator or insurer requires in its contracts with the health care providers that each provider meet all applicable licensure requirements. The Plan, however, does not supervise, select or control the network providers or assume liability for their activity or treatment of you, and, thus, you should carefully select your health care providers. You also are solely responsible for verifying whether a particular provider is in-network by calling the Third Party or Claims Administrator identified in the Benefits Guide (and Appendix B) for a particular benefit program that is offered through a PPO or HMO (you should not solely rely on a provider's representation for network verification).

C. Wellness Incentive Programs. The Employer, at its sole discretion, may implement certain wellness initiatives to help Employees and their families achieve better health. The Employer will furnish you with a Benefit Guide that will more fully describe such wellness initiatives, which may include activities such as weight management, smoking cessation, and other lifestyle behavior change initiatives. Participation in some of these programs may make you eligible for a reward or incentive, which could help to pay for some of your health care expenses. If you reasonably believe you are unable to participate in any wellness initiative due to a medical condition, please contact the Plan Administrator. The Plan Administrator, in its sole discretion, may decide to offer you alternative standards or goals to achieve a reward that may be available under the wellness initiative based on your medical condition.

D. Patient Protections. This document incorporates various patient protection rights with respect to selecting providers and emergency room services pursuant to the Health Care Reform Act that may apply to benefit options under the Medical Plan which have lost grandfathered status.

Section 9. Rights under the Newborns' and Mothers' Health Protection Act

Under federal law, the Medical Program may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than:

- 48 hours following a vaginal delivery; and
- 96 hours following a delivery by cesarean section.

However, the Medical Program may pay for a shorter stay if the attending provider (e.g., your physician) after consultation with the mother, discharges the mother or newborn earlier. Also, the Plan may not set the level of benefits or out-of-pocket costs so that any portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, the Plan may not require that a physician or other health care provider obtain authorization for prescribing a length of stay up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-approval. For information on pre-approval, refer to the Benefits Guide that applies to the health care option elected.

Section 10. Women's Health and Cancer Rights Act

Consistent with the Women's Health and Cancer Rights Act of 1998, the Medical Program provides the following benefits in connection with a Plan covered mastectomy:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and coverage for physical complications for all stages of a mastectomy, including lymphedema (swelling associated with the removal of lymph nodes).

The manner in which the above services will be performed will be determined after consultation with the physician and patient. Coverage for the above services will be subject to deductibles, co-payments and other limitations that are consistent with those that apply to other benefits under the Medical Program.

Section 11. Rights under Michelle's Law
Effective for the Plan Year beginning on and after October 4, 2009, Michelle's Law prohibits a group health plan from terminating coverage for a dependent student who takes a medically necessary leave of absence. Generally, a group health plan must continue to provide coverage to a dependent who otherwise would lose coverage under the group health plan for failing to maintain full-time enrollment status in a post-secondary institution because the dependent requires a medically necessary leave of absence.

For these purposes, a "medically necessary leave of absence" means a leave of absence of a child from a post-secondary educational institution or any other change in enrollment of such child at such an institution that (i) commences while such child is suffering from a serious illness or injury, (ii) is medically necessary, and (iii) otherwise would cause such child to lose student status for purposes of coverage under the terms of the Plan. The child's treating physician must provide written certification to the Plan Administrator that the child is suffering from a serious illness or injury and that the leave of absence from school is medically necessary.

If these requirements are satisfied, an Eligible Dependent who is on a medically necessary leave of absence as defined under this section may continue to receive coverage under the Plan for one year after the first day of the medically necessary leave or until coverage otherwise would terminate under the Plan (e.g. attainment of the limiting age). At the expiration of this continued coverage leave period under Michelle's Law, the dependent's coverage under the Plan shall be terminated, unless he or she (i) returns to school and otherwise remains eligible for dependent coverage under the terms of the Plan, or (ii) is otherwise eligible for COBRA continuation coverage under Section 4.14), provided however, that, to the extent permitted by law, the maximum period of COBRA coverage will be reduced by the period during which such dependent continued coverage under the Plan while on a medically necessary leave under Michelle's Law.

Section 12. Continuation of Coverage During an FMLA Leave or Employer-Approved Leave of Absence

A. FMLA Leave. The Adoption Agreement indicates whether your Employer is subject to the FMLA. If your Employer is subject to the FMLA and you are absent from work due to an approved medical or family leave of absence which is covered under the FMLA, you will be eligible to continue coverage under the Plan during your leave in accordance with the terms of the FMLA, subject to the following:
   i. During any FMLA leave, the coverage of you and your Eligible Dependents for health care benefits (e.g. medical, prescription or dental) will continue on the same conditions as are provided in the Plan for an Employee who is continuously employed during the entire FMLA leave period.
   ii. During any FMLA leave, you and your Dependents will be provided health care benefits under the Plan at the same cost to you as if you had been continuously employed during the FMLA leave period.

B. Employer-Approved Leave. If you are on a leave which the Plan Administrator determines qualifies as an Employer-Approved Leave of Absence, regular participation in the Plan generally will continue for the duration approved by the Employer during such leave.

C. General Provisions. If you fail to return to work with the Employer after your Leave period is exhausted, you will be indebted to the Employer and the Employer retains the discretion to recover from you the full amount of the cost of health care coverage provided to you and your dependents under the Plan during such Leave period.

Other rights and payment requirements regarding your coverage during an FMLA Leave or during any other Employer-Approved Leave of Absence are explained in Section 8.6 (A Leave of Absence). To the extent required by FMLA, you also will receive more information regarding your payment obligations under a FMLA leave in the "Rights and Responsibility Notice" provided to you by the Employer.

Section 13. Continuation Coverage during a Military Leave of Absence

If you are on a qualified military leave of absence under the USERRA, you may continue coverage during your military leave, as follows:

A. Short-Term Military Leave of Absence. If you are on a military leave of absence which is less than 31 days, you and your dependents may continue to participate in the Plan for an additional 30 days beyond the date on which your leave begins. After that time, if you do not return to employment, you may elect to continue coverage under COBRA (as discussed below). The maximum period of COBRA coverage may be reduced, however, by the 30-day period during which you were covered under the Plan while on military leave of absence.

B. Long-Term Military Leave of Absence. If you are on a military leave of absence which is 31 days or more, you and your dependents may elect to continue coverage under the Plan for the lesser of:
   o The 24-month period beginning on the date your absence begins.
   o The date after the date you fail to apply for or return to a position of employment, as determined under USERRA.
o The date you fail to pay the required premium for such coverage. The required premium for this coverage is 102 percent of the premium for coverage under the Plan for active employees.

Your share of the premium cost of continued coverage under the Plan during your USERRA military leave will be paid in accordance with the rules outlined in Section 8.6 (A Leave of Absence). Note that you also may have rights to continue coverage after your military leave under COBRA, but the maximum period of COBRA coverage will be reduced, and may be exhausted, by the period during which you were covered under the Plan while on military leave of absence.

The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations. For assistance in filing a complaint or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at http://www.dol.gov/vets. An interactive online USERRA advisor can be viewed at http://www.dol.gov/wha/usa/userr.htm. If you file a complaint with VETS and VETS is not able to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, depending on the employer for representation. You also may bypass the VETS process and file a claim under the Plan's internal claims procedures or bring a civil action for violations of USERRA.

Section 14. COBRA Continuation Coverage

A. General COBRA Rights Under Federal Law. To the extent that the Employer is subject to COBRA under federal law, if you and your Spouse and Dependent-children cease to be covered by the Plan under the same terms and conditions as in effect following the occurrence of certain "qualifying events" (listed below), you are eligible to elect health continuation coverage under such Plan upon payment of a monthly premium. COBRA continuation rights only apply to a benefit plan if such plan constitutes a group health plan (e.g. the medical, prescription drug, dental, and vision); provided, however, that a small-employer plan is not subject to COBRA under federal law. A small-employer plan is a group health plan maintained by an employer that normally employed fewer than 20 employees during the preceding calendar year as more fully described in Treasury Regulation Section54.4980B-2 (Q&A-5). If the Employer maintains a small-employer plan and thus is exempt from COBRA under federal law, the following provisions shall not apply, but you may have continuation rights under State law - which rights will be more fully described in the Benefits Guide or you may contact the insurer of the group health plan for additional information on your rights under State law.

If the Employer is subject to COBRA under federal law, then the remaining provisions of this shall apply.

B. Qualifying Events. As an Eligible Employee, you will experience a "qualifying event" if you lose your coverage because of a reduction in your hours of employment (for reasons other than an FMLA leave), termination of your employment (for reasons other than gross misconduct on your part) or failure to return to employment following an FMLA leave (a "qualifying event").

Your Spouse or Dependent-child (including a child born to or placed for adoption with you during a COBRA coverage period) who is covered by the Plan, will be deemed to have a qualifying event if he or she loses group health coverage under the Plan for any of the following reasons:

i. Your death;
ii. Your termination of employment (for reasons other than gross misconduct), reduction in your hours of employment (for reasons other than an FMLA leave), or your failure to return to employment following an FMLA or other Employer-Approved leave of absence;
iii. Divorce or legal separation from you; or
iv. Your becoming entitled to Medicare.

Your Dependent-child also will experience a "qualifying event" if group health coverage under the Plan is lost because the Dependent-child ceases to be a "dependent child" under the Plan.

For purposes of the above, a reduction in hours of employment includes any decrease in the number of hours you work or are required to work, including a leave of absence, disability or layoff. Rights similar to those described above may apply to retirees, spouses and dependents if the Employer commences a bankruptcy proceeding and these individuals' coverage would be substantially eliminated as a result.

If coverage under the Plan is reduced or eliminated in anticipation of a qualifying event (e.g. your termination of coverage in anticipation of a termination of your employment, or your elimination of the coverage of your Spouse in anticipation of a divorce), such reduction or elimination is disregarded in determining whether the qualifying event causes a loss of coverage.
C. Notice Requirements for Covered Employees and/or Qualified Beneficiaries. You and/or your covered Spouse or Dependent-child (or any representative acting on your behalf) must inform the Plan Administrator of the occurrence of each of the following events within the time described below:

i. A divorce, legal separation, or a child losing dependent status under the Plan; such notice must be given within 60 days from the date that the qualifying event occurs or the date on which coverage would be lost under the Plan because of the qualifying event, whichever is later;

ii. A second qualifying event after the individual has become entitled to COBRA continuation coverage with a maximum duration of 18 (or 29) months; such notice must be given within 60 days from the date that the second qualifying event occurs;

iii. A determination that an individual (i.e. you or your covered Spouse or Dependent child) is disabled within the meaning of Title II or XVI of the Social Security Act at any time prior to or during the first 60 days of COBRA continuation coverage; such notice must be given within 60 days after the latest of (i) the date of a disability determination by the Social Security Administration, (ii) the date that the qualifying event occurs or (iii) the date on which coverage would be lost under the Plan because of the qualifying event; provided, however, that the notice must be given before the end of the first 18 months of COBRA coverage under all circumstances;

iv. The Social Security Administration's determination that an individual is no longer disabled; such notice must be given within 30 days of the date of such determination;

v. Eligibility as a PBGC or TAA eligible individual (as described in paragraph (i) below); such notice must be given before the end of the first 18 months of COBRA coverage.

Any Notice under this paragraph must be sent in writing by U.S. mail to the Plan Administrator and must contain the following information:

- the name of the covered employee and his or her employee identification number or the last four digits of social security number;
- the names of any covered Spouse and/or covered Dependent children;
- the identity of the group health plans in which the covered individual(s) participate (e.g. Medical, Dental, Vision, and/or Health Care Spending Account Programs);
- a description of the event that triggers these notice requirements (e.g. the occurrence of a divorce, a child losing dependent status, a disability determination, a second qualifying event (including a description of the second qualifying event)); and
- the date on which such event occurred.

The Plan Administrator may require that the notice be supplemented with any additional information as it deems necessary to administer these COBRA provisions. Failure to timely provide written notice to the Plan Administrator under this paragraph will cause you (or your covered Spouse or Dependent Child) to lose the right to receive or extend the period of COBRA coverage.

D. Notice of COBRA Rights. The Employer will notify you of your right or your Spouse's and/or Dependent child's right to elect continuation coverage (i) after you or your Spouse have notified the Employer of a divorce, legal separation, or a child losing dependent status, (ii) after you die, terminate employment (for reasons other than gross misconduct), have a reduction in hours of employment (for reasons other than an FMLA leave), fail to return to employment following an FMLA leave or become entitled to Medicare, or (iii) in the event the Employer files bankruptcy proceedings and retirees, Spouses and dependents coverage, if any, is substantially eliminated.

E. Election of COBRA Coverage. You, your Spouse, or your dependent child(ren) have 60 days from the date your coverage would terminate under the Plan by reason of a qualifying event or 60 days from the date of notice from the Employer, whichever is later, to inform the Employer that you, your Spouse, and/or your Dependents want continuation coverage. Each Qualified Beneficiary has independent election rights, regardless of his/her original status under the Plan; i.e., as an Employee, a Spouse or a Dependent-child. For example, both you and your Spouse may elect COBRA continuation coverage, or only one of you. Parents may elect COBRA coverage on behalf of their Dependent children only. Each qualified beneficiary may elect COBRA coverage on behalf of all other qualified beneficiaries, including on behalf of a minor child.

If you do not timely elect to purchase COBRA continuation coverage, your group health plan coverage will end. In considering whether to elect COBRA continuation coverage, you should take into account that a failure to continue your group health plan coverage will affect your future rights under federal law. First, you can lose the right to avoid having a pre-existing condition exclusions applied to you by other group health plans if you have more than a 63-day gap in health coverage, and election of continuation coverage may help you not have such a gap. Second, you may lose the guaranteed right to purchase individual health insurance policies that do not impose such pre-existing condition exclusions if you do not get COBRA continuation coverage for the maximum time available to you. Finally, you should take into account that you have special enrollment rights under federal law. You have the right to request special enrollment in another group health plan for which you otherwise are eligible (such as a plan sponsored by your Spouse's employer) within 30 days after your
group health coverage ends because of the qualifying event listed above. You also will have the same special enrollment right at the end of COBRA continuation coverage if you get continuation coverage for the maximum time available to you.

F. Cost of COBRA. Under the law, you are required to pay the cost of COBRA continuation coverage, which can be up to 102% of the full cost of coverage. If you qualify for extended benefits because of disability, and elect the additional 11 months of coverage, you will be required to pay up to 150% of the full cost of coverage for the additional period.

G. COBRA Coverage. If continuation coverage is chosen, the Employer is required to give you coverage which, at the time coverage is provided, is identical to the coverage provided under the Plan to similarly situated non-COBRA employees or family members.

H. General Duration of COBRA Coverage. The law generally requires that you be afforded the opportunity to maintain continuation coverage for:

- 18 months after the date of the qualifying event that caused you, your Spouse or dependent child to lose coverage because of a termination of employment (for reasons other than gross misconduct), reduction in hours (for reasons other than an FMLA leave) or failure to return to employment following an FMLA leave; or
- 36 months after the date of all other qualifying events that caused your Spouse or dependent child to lose coverage under the Plan.

The coverage period of a child who is born to or placed for adoption with you during a period of continuation coverage is measured from the date of the qualifying event which caused you to lose coverage under the Plan (and not from the date of the birth or placement for adoption).

I. Extended Period of COBRA Coverage. If you elect continuation coverage, an extension of the maximum 18-month period of coverage may be available if a qualified beneficiary is disabled, a second qualifying event occurs or you are a PBGC or TAA eligible individual, as described below. You must notify the Plan Administrator of a disability, a second qualifying event or your status as a PBGC or TAA eligible individual in accordance with paragraph (c) above.

i. Second Qualifying Event. The 18-month period (for Spouse and dependents) may be extended to 36 months if other events (e.g., divorce, legal separation, death, Medicare entitlement, or loss of dependent child status) occur during the initial 18-month period.

If you become entitled to Medicare and within 18 months thereafter lose coverage due to a termination of employment, reduction in hours or failure to return to work after the end of an FMLA Leave period, your Spouse and/or dependent children will be entitled to continuation coverage for a total of 36 months from the date you become entitled to Medicare.

The Qualified Beneficiary must notify the Plan Administrator of a second qualifying event in the manner and by the time set forth in paragraph (c) above.

ii. Disability. The 18-month period also may be extended to 29 months by an individual (i.e. by you or your Spouse, or Dependent child) who is determined to be disabled within the meaning of Title II or XVI of the Social Security Act at any time prior to or during the first 60 days of COBRA continuation coverage, and by any individual who became eligible for continuation coverage under this Section with respect to the same qualifying event as the disabled individual (i.e., a non-disabled family member). A disabled individual (and his or her non-disabled family members who are entitled to continuation coverage) must notify the Plan Administrator in the manner and by the time set forth in paragraph (c) above. In addition, the Plan Administrator must be notified within 30 days of any final determination that the individual is no longer disabled. For the additional 11-month period, the cost of coverage will be not greater than 150% of the applicable premium, provided that the disabled individual is included in that coverage. If the disabled individual does not elect continuation coverage, but his/her non-disabled family members elect COBRA, the cost of coverage will not be greater than 102% of the applicable premium.

The 29-month period may be further extended to 36-months for a Spouse or Dependent child if another qualifying event (e.g., divorce, legal separation, death, loss of dependent child status) occurs during the 29-month period. If such other qualifying event occurs during the first 18 months of continuation coverage, the cost of coverage will not be greater than 102% of the applicable premium. If such other qualifying event occurs after the first 18 months of continuation coverage (and before the expiration of the 29-month period), the cost of coverage will not be greater than 150% of the applicable premium, provided that the disabled individual is included in that coverage. The Qualified Beneficiary must notify the Plan Administrator of a second qualifying event in the manner and by the time set forth in paragraph (c) above.

iii. PBGC or TAA Eligible Individuals -- Effective Only for Periods of COBRA Coverage That Would End On or After November 20, 2011. If, as of the qualifying event date of termination of employment, you have a nonforfeitable right to receive any pension benefits directly from the Pension Benefit Guaranty Corporation, your maximum COBRA
coverage period will be extended until the earlier of your date of death or January 1, 2014 (or such later date as extended by law). The maximum COBRA coverage period for your covered surviving spouse or dependent children will be extended until the earlier of 24 months after your date of death, or January 1, 2014 (or such later date as extended by law).

If you are an eligible individual under the Trade Adjustment Assistance Program as of the date your COBRA coverage would otherwise end (see paragraph (k) below), your maximum COBRA coverage period will be extended until the earlier of the date you cease to be an eligible individual under the Trade Adjustment Program, or January 1, 2014 (or such later date as extended by law).

You must notify the Plan Administrator in writing that you qualify as a PBGC or TAA eligible individual prior to the expiration of your initial 18-month COBRA period in accordance with paragraph (c) above.

J. Termination of COBRA Coverage. Notwithstanding anything herein to the contrary, continuation coverage will terminate on the earliest of:
   i. the date the maximum period of continuation coverage is completed (i.e. the expiration of the 18-, 29- or 36-month period as described above);
   ii. the date the COBRA continuee is covered under another group plan (other than a group health plan under which the person was covered prior to electing COBRA continuation coverage), if that plan does not contain an exclusion or limitation for a pre-existing condition of such individual or which does contain an exclusion or limitation as to any pre-existing condition, but such exclusion or limitation does not apply to or is satisfied by the employee, Spouse or dependent child, as applicable, by reason of applicable law or otherwise;
   iii. the date the COBRA continuee's applicable premium for continuation coverage is not timely paid;
   iv. the date the COBRA continuee becomes entitled to and actually enrolled in Part A or B of Medicare (provided the entitlement to Medicare first arises after COBRA continuation coverage has been elected);
   v. if there has been an 11-month extension of coverage due to a COBRA continuee's disability, coverage during the 11-month extension period shall terminate following the date there has been a final determination that such individual is no longer disabled (in such case, coverage shall terminate for all individuals who were entitled to the 11-month extension as a result of the disability); or
   vi. the date the Employer ceases to provide any health plan coverage to any of its Employees.

K. Keep the Employer Informed of Address Changes. To protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You also should keep a copy of any notices, election or payments you send to the Employer or Plan Administrator regarding your COBRA continuation coverage.

L. TAA-Related Loss of Coverage. The Trade Act of 2002 created a new tax credit for certain individuals who become eligible for trade adjustment assistance (TAA eligible individuals). For coverage months beginning after February 12, 2011 and through December 31, 2013 (or as otherwise extended by law), TAA eligible individuals can either take a tax credit or get an advance payment of 72.5% of premiums paid for qualified health insurance, including COBRA continuation coverage. If you are a TAA eligible individual and you did not elect COBRA continuation coverage during the 60-day COBRA election period that was a direct consequence of the TAA-related loss of coverage, you may elect COBRA continuation coverage during a 60-day period that begins on the first day of the month in which you are determined to be a TAA-eligible individual (the "TAA election period"); provided, however, that your election is made not later than 6 months after the date of the TAA-related loss of coverage. You may elect COBRA coverage for both yourself and your family members. Any COBRA coverage elected during this TAA election period will begin on the first day of the TAA election period, and not on the date on which coverage originally ended. However, the time between the original TAA-related loss of coverage and the start of the TAA election period (i) will be counted toward the maximum COBRA duration period, but (ii) will not be counted for purposes of determining whether you had a 63-day break in coverage under ERISA Section 701(c)(2). If you have questions about these new tax provisions, you may call the Health Care Tax Credit Customer Contact Center toll-free at 1-866-628-4282. TTD/TTY callers may call toll-free at 1-866-626-4282. More information about the Trade Act also is available at www.doleta.gov/tradeact/2002act_index.asp.

Section 15. Conversion Rights

Please refer to the Benefits Guide that applies to the health care option you elected to determine if you are eligible to convert your health care coverage to an individual health insurance policy after your Plan coverage terminates. If available, conversion coverage may be provided to you either (i) as an alternative to COBRA coverage or (ii) at the end of the maximum period of COBRA coverage, if you made all required payments during that period. It is your responsibility to timely contact the Claims Administrator for information about the availability of this conversion coverage and the rules concerning your eligibility for conversion coverage when your group coverage ends under this Plan.
Section 16. Preexisting Condition Exclusions and Certificates of Creditable Coverage

Effective January 1, 2014 group medical plans and non-standalone dental and vision plans are prohibited from imposing preexisting condition exclusions with respect to any covered individual.

Section 17. Qualified Medical Child Support Order

The Plan Administrator has established procedures that are to be followed if the Plan receives a medical child support order that requires you to provide health care coverage for your child under the Plan. These procedures are set forth in Claims for Benefits to this summary.

Section 18. Coordination of Benefits

Coordination of Benefits is the procedure used to pay health care expenses when a person has coverage under this Plan as well as coverage under another plan, program, or policy providing health care benefits, including but not limited to an automobile insurance policy. The plan, program or policy that is deemed to be the "primary plan" must pay its full benefits as if no other coverage existed. The remaining plan, program or policy is deemed the "secondary plan" and is only required to pay its benefits that are in excess of those paid by the primary plan.

The following rules shall govern the coordination of benefits, except as otherwise provided in the applicable Benefits Guide:

- The plan that covers the patient as the employee is primary and pays before the plan that covers the patient as a dependent.
- The plan that covers the patient as an active member (e.g., employee) is primary and pays before the plan that covers the patient as an inactive member (e.g., retiree, COBRA continue, etc.).
- If a child is covered under both the mother’s and father’s plan, the plan of the parent whose birthday is earlier in the year is primary.
- For children of divorced parents or separated Spouses, benefits are determined in the following order unless a Qualified Medical Child Support Order (as defined above) places financial responsibility on one parent:
  A. The plan of the custodial parent.
  B. The plan of the custodial parent’s new Spouse (if remarried).
  C. The Plan of the non-custodial parent.
  D. The plan of the non-custodial parent’s new Spouse.
- If the primary plan cannot be determined for the children of divorced or separated parents under these rules, then the "birthday rule" under the third bullet above will be used to determine the primary plan.

- Any situations not addressed in the Plan will be handled in accordance with the guidelines established for coordination of benefits by the National Association of Insurance Commissioners.

You must notify the Plan Administrator of any other health care plans in which you and/or your dependents participate.

To the extent required under the Medicare Secondary Payer Act (e.g. the Employer has 20 or more employees), if you are age 65 and eligible for Medicare while still working for the Employer, the Plan automatically will remain the primary plan and Medicare will be the secondary plan. However, you still should apply for Medicare benefits, especially Part A, because it may provide additional health care benefits to you, even as the secondary plan.

If the Employer qualifies for the small employer exception under the Medicare Secondary Payer rules (e.g. has less than 20 employees), Medicare will be the primary payer and the Employer’s medical program will become the secondary payer on all covered expenses under the Plan with respect to the person entitled to Medicare. You generally must enroll for Medicare within the three months prior to your 65th birthday to be assured of coverage. If you do not timely enroll, Medicare may not approve your application either for some period or not at all. It is your responsibility to consult with your local Social Security office and obtain details regarding Medicare. For these purposes, the Employer's medical program will assume that all individuals who are eligible for Medicare are actually enrolled in Parts A and B. As a result, your failure to apply for Medicare when eligible could leave you without primary coverage for certain medical expenses. The Employer will not reimburse or otherwise subsidize you for the cost of Medicare.

Section 19. Subrogation

The Plan is designed to only pay covered expenses for which payment is not available from anyone else, including any insurance company or another health plan. In order to help a covered individual in a time of need, the Plan may pay covered expenses that may be or become the responsibility of another person, contingent on the individual’s agreement that the Plan later receives.
reimbursement for those payments (hereinafter called "Reimbursable Payments").

Therefore, by enrolling in the Plan, as well as by applying for payment of covered expenses, a covered person is subject to, and agrees to, the following terms and conditions with respect to the amount of covered expenses paid by the Plan:

- **Assignment of Rights (Subrogation).** The covered person automatically assigns to the Plan any rights the covered person may have to recover all or part of the same covered expenses from any party, including an insurer or another group health program, but limited to the amount of Reimbursable Payments made by the Plan. This assignment includes, without limitation, the assignment of a right to any funds paid by a third party to a covered person or paid to another for the benefit of the covered person. This assignment applies on a first-dollar basis (i.e., has priority over other rights), applies whether the funds paid to (or for the benefit of) the covered person constitute a full or a partial recovery, and even applies to funds paid for non-medical or dental charges, attorney fees, or other costs and expenses. This assignment also allows the Plan to pursue any claim that the covered person may have, whether or not the covered person chooses to pursue that claim. By this assignment, the Plan's right to recover from insurers includes, without limitation, such recovery rights against no-fault auto insurance carriers in a situation where no third party may be liable, and from any uninsured or underinsured motorist coverage.

- **Equitable Lien and other Equitable Remedies.** The Plan shall have an equitable lien against any rights the covered person may have to recover the same covered expenses from any party, including an insurer or another group health program, but limited to the amount of Reimbursable Payments made by the Plan. The equitable lien also attaches to any right to payment from workers' compensation, whether by judgment or settlement, where the Plan has paid covered expenses prior to a determination that the covered expenses arose out of and in the course of employment. Payment by workers' compensation insurers or the employer will be deemed to mean that such a determination has been made.

This equitable lien shall also attach to any money or property that is obtained by anybody (including, but not limited to, the covered person, the covered person's attorney, and/or a trust) as a result of an exercise of the covered person's rights of recovery (sometimes referred to as "proceeds"). The Plan also shall be entitled to seek any other equitable remedy against any party possessing or controlling such proceeds. At the discretion of the Plan Administrator, the Plan may reduce any future covered expenses otherwise available to the covered person under the Plan by an amount up to the total amount of Reimbursable Payments made by the Plan that is subject to the equitable lien.

This and any other provisions of the Plan concerning equitable liens and other equitable remedies are intended to meet the standards for enforcement under ERISA that were enunciated in the United States Supreme Court's decision entitled, Great-West Life & Annuity Insurance Co. v. Knudson, 534 U.S. 204 (1/8/2002). The provisions of the Plan concerning subrogation, equitable liens and other equitable remedies also are intended to supersede the applicability of the federal common law doctrines commonly referred to as the "make whole" rule and the "common fund" rule.

- **Assisting in Plan's Reimbursement Activities.** The covered person has an obligation to assist the Plan to obtain reimbursement of the Reimbursable Payments that it has made on behalf of the covered person, and to provide the Plan with any information concerning the covered person's other insurance coverage (whether through automobile insurance, other group health program, or otherwise) and any other person or entity (including their insurer(s)) that may be obligated to provide payments or benefits to or for the benefit of the covered person. The covered person is required to (a) cooperate fully in the Plan's exercise of its right to subrogation and reimbursement, (b) not do anything to prejudice those rights (such as settling a claim against another party without including the Plan as a co-payee for the amount of the Reimbursable Payments and notifying the Plan), (c) sign any document deemed by the Plan Administrator to be relevant to protecting the Plan's subrogation, reimbursement or other rights, and (d) provide relevant information when requested. The term "information" includes any documents, insurance policies, police reports, or any reasonable request by the Plan Administrator to enforce the Plan's rights.

- **Overpayments.** This Plan will have the right to recover any payments that were made to, or on behalf of, a covered individual and which causes an overpayment to be made.

- **Interpretation.** In the event that any claim is made that any part of this subrogation and right of recovery provision is ambiguous or questions arise concerning the meaning or intent of any of its terms, the Plan Administrator for the Plan shall have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

- **Jurisdiction.** By accepting benefits (whether the payment of such benefits is made to a covered person or made on behalf of the covered person to any provider) from the Plan, the covered person agrees that any court proceeding with respect to this provision may be brought in any court of competent jurisdiction as the plan may elect. By accepting such benefits, the covered person hereby submits to each such jurisdiction, waiving whatever rights may correspond to him or her by reason of his or her present or future domicile.

The Benefits Guide also may set forth subrogation rights and procedures. Failure by a covered person to follow the above terms and conditions may result, at the discretion of the Plan Administrator, in a reduction from future benefit payments available to the
covered person under the Plan of an amount up to the aggregate amount of Reimbursable Payments that has not been reimbursed to the Plan.

Section 20. Claims Procedures

Generally, you should follow the claims review and appeal procedure set forth in the applicable Benefits Guide for any claim for benefits. However, if no provision is set forth in the Benefits Guide or to the extent such provisions do not comply with ERISA, Plan claims will be reviewed in accordance with claims procedures (for health benefit claims) set forth in Claims for Benefits below.

Section 21. Grandfathered Status

The Health Care Reform Act includes market reform and consumer protection provisions. If a group health benefit option offered under the Plan has Grandfathered Status (as defined in Definition of Grandfathers Status), it is not legally required to include all of the market reform and consumer protection provisions of the Health Care Reform Act. For example, a group health benefit option offered under this Plan that has Grandfathered Status does not need to provide recommended preventative health services without cost sharing. A group health benefit option under this Plan with Grandfathered Status, however, must comply with a number of other market reform and consumer protection provisions in the Health Care Reform Act, for example, the elimination of lifetime limits on benefits. The remaining paragraphs of this Section describe the market reform and consumer protection provisions of the Health Care Reform Act and indicate which ones apply to group health options with Grandfathered Status and those without Grandfathered Status.

A. The Adoption Agreement shall indicate which of the group health benefit options offered under this Plan have Grandfathered Status. Any additional questions regarding which protections apply and which protections do not apply to a group health option with Grandfathered Status and what might cause such group health benefit option to lose its Grandfathered Status can be directed to the Plan Administrator indicated in the Adoption Agreement. You also may contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This web site has a table summarizing which protections do and do not apply to grandfathered health plans.

Section 22. Genetic Information Nondiscrimination Act of 2008 (GINA)

GINA prohibits the Employer and the Plan from:

- Using genetic information to determine eligibility for coverage or to impose pre-existing condition exclusions;
- Adjusting your premium and contribution amounts on basis of genetic information;
- Requesting or requiring you or a family member to undergo a genetic testing;
- Requesting, requiring or purchasing genetic information for underwriting purposes; or
- Requesting, requiring or purchasing genetic information about an individual prior to or in connection with an individual's enrollment under the plan.

GINA also makes it illegal for the Employer to discriminate against you with respect to your compensation or the terms, conditions or privileges of employment on the basis of your genetic information and from collecting such data, except as otherwise permitted by law.

Section 23. Mental Health Parity Act

If the Medical Plan provides benefits for mental health or substance abuse disorders, the MHPA requires equal treatment of mental health and substance abuse benefits in parity with medical/surgical benefits. This generally means that:

- Financial requirements and treatment limits applicable to mental health and substance abuse are no more restrictive than those limits and requirements on medical/surgical (e.g. deductibles, co pays, coins, out-of-pocket, treatment limits, not just annual and lifetime dollar limits);
• Out-of-Network Benefits provided for medical/surgical also must be available for mental health and substance abuse; and
• Criteria for medical necessity and reason for claim denials must be made available.

The Benefits Guide for the Medical Plan will provide an explanation of the covered and excluded benefits, which will comply with the Mental Health Parity Act.

Section 24. Refunds and Medical Loss Ratio Rebates

For fully insured medical benefits, in certain circumstances under the Health Care Reform Act, rebates may be paid to the Plan. Federal law requires that the issuer of the rebate (the insurance company) provide you a written notice of a rebate, at the time the rebate is paid to the Plan. The rebate will be prorated between the amount attributable to Plan costs paid by the Plan Sponsor and Plan costs paid by participants. The participant portion of the rebate will be used for the benefit of Plan participants. This can be done by a number of actions, including but not limited to lowering the Plan costs for the participants for the next Plan Year, applying the rebate towards the cost of administering the Plan, paid as taxable income to the participants, or in any manner that allocates the rebate to participants based on each participant's actual contributions, or to apportion it on any other reasonable basis. Such determination will be made by the Plan Administrator, acting in its fiduciary capacity. All refunds from the insurance policies paid to the Plan will be disbursed within 90 days of receipt by the Plan Administrator.

Article XXL Disability Plan and Life Insurance Plan

Section 1. Introduction

This portion of the summary describes your rights and benefits under any disability or life insurance plans identified in the Adoption Agreement (e.g. short-term disability, basic and/or supplemental long-term disability, and basic and/or supplemental life insurance programs). Each reference to the Plan throughout this Article will be a reference to the disability and life insurance programs collectively, unless otherwise noted. This portion of the summary is to be used in conjunction with the Benefits Guide for the applicable Plan (noting that various employee groups (e.g. salaried, hourly and union, various locations, etc) of the Employer may be covered under different plans or insurance contracts - you will receive the Benefits Guide that pertains to your employee group). The Employer will provide a copy of the Benefits Guide to you when you become a participant in the Plan. You also may obtain a copy of the Benefits Guide in the Plan Administrator's office.

Section 2. Eligibility

You generally are eligible to participate in Plan if you are an Eligible Employee and you otherwise satisfy any additional eligibility requirements and/or conditions for participation in and receipt of benefits under the Plan that are described in the Adoption Agreement and Benefits Guide.

Section 3. Effective Date of Coverage

Your coverage under the Plan will become effective on the latest of the following dates:

A. the date specified in the Adoption Agreement;
B. the date you are Actively at Work, if required under the terms of the accompanying Benefits Guide;
C. the date you provide Evidence of Insurability, if required under the terms of the accompanying Benefits Guide; or
D. any later date prescribed in the Benefits Guide.

The applicable Benefits Guides have a detailed description of any Actively at Work requirements, but it generally means that you must be performing all of the material and substantial duties of your occupation on a full-time basis at the Employer’s usual place of business during any applicable waiting period and also on the date your coverage would first become effective (you generally will be considered actively at work during paid vacations, regularly scheduled days off, holidays or paid personal days).

Section 4. Contributions

The Adoption Agreement will identify which programs require you to contribute to the cost of coverage and the Employer will
inform you of the exact cost of coverage at the time you enroll and during each Open Enrollment Period.

Section 5. Termination of Participation
Your participation in and coverage under the Plan will end upon the occurrence of any events described in ("Termination of Coverage"), provided, however, that in some cases, your coverage under the Plans will be continued during certain leaves of absence as described in (A Leave of Absence) and the Benefits Guide.

Section 6. Conditions for Receiving Benefits
The Benefits Guide specifies the conditions for receiving and the amount and duration of benefits under the Plan.

Section 7. Facility of Payment
If the Plan Administrator determines that you are incapable of receiving any disability benefits under the Plan that you are entitled to receive because you are ill, or otherwise incapacitated, the Plan Administrator may direct that payment be made on your behalf.

Section 8. Lost Distributions
If the Plan Administrator is unable to locate you or your beneficiary when your benefit is due, your benefit will be deemed to be forfeited. Therefore, it is important that you keep the Plan Administrator informed of any changes to your current address.

Section 9. Right of Verification and Recovery
If you omit or provide any false information on your benefit claim form, you may be disqualified from receiving benefits under the Plan. In addition, you may be subject to disciplinary action and/or termination of employment. If the amount of disability benefits that you receive exceeds the maximum amount that is payable under the Plan, the Plan Administrator will have the right to recover the excess payments from you.

Section 10. Conversion Rights
Please refer to the accompanying Benefits Guide to determine if you are eligible to convert your coverage to an individual policy after your group coverage under the Plan terminates. It is your responsibility to timely contact the Claims Administrator (insurer) for information about the availability of this conversion coverage and the rules concerning your eligibility for conversion coverage when you group coverage ends under this Plan.

Section 11. Taxation of Benefits
The tax consequences to you of receiving benefits under a Plan depends on who pays for the coverage and the type of benefits provided under the Plan.

For example, if the Employer includes its cost for your disability coverage in your taxable gross income, then the amount of any disability benefits that you actually receive from the Disability Plan due to becoming disabled generally will be treated as employee-paid and thus not included in your gross income and subject to taxation. Alternatively, if the Employer excludes the value of Employer-paid disability coverage from your taxable income, then the amount of any disability benefits that you actually receive from the Disability Plan will be included in your gross income and subject to taxation.

With respect to group term life insurance, typically the cost of up to $50,000 of group term life insurance on your life paid by the Employer will not be included in your gross income for federal tax purposes. If your life insurance coverage exceeds $50,000, then the cost of such coverage in excess of $50,000 will be included in your gross income for tax purposes.

Any income or employment taxes that result from the provision or payment of benefits under the Plan are your sole responsibility; the Employer does not guarantee and shall not be responsible for any particular tax consequences. The tax consequences are complex and you should consult your own tax advisor if you have questions regarding the taxation of your disability benefits and/or life insurance benefits.

Section 12. Claims Procedure
Generally, you should follow the claims review and appeal procedure set forth in the applicable Benefits Guide for any claim for
benefits under the Plan. However, if no provision is set forth in the applicable Benefits Guide or to the extent such provisions do not comply with ERISA, then the claims provisions set forth in Claims for Benefits will apply.

**Article XXII. Cafeteria Plan**

Section 1. **Introduction**

If the Adoption Agreement specifies that the Employer has established a Code Section 125 - Cafeteria Plan, then the terms of the Code Section 125 Plan document shall apply. In addition, the following provisions shall apply to the welfare benefit programs elected pursuant to an applicable Code Section 125 Plan to the extent they do not conflict with the applicable formal Code Section 125 Plan document.

Section 2. **Type of Plan**

The Cafeteria Plan is a cafeteria/fringe benefit plan, as described in and governed by Section 125 of the Internal Revenue Code (the "Code").

Section 3. **Purpose of the Plan**

The Plan allows you to pay certain premium payments on a pre-tax basis. Because you can pay for these expenses with before-tax dollars, you pay no federal income taxes or social security taxes on these dollars. In other words, you can trade before tax income for tax free benefits.

Section 4. **Eligibility and Participation Requirements**

In order to be eligible to participate in the Cafeteria Plan, you must be eligible to participate in one of the benefit programs identified in the Cafeteria Plan (e.g. the medical, prescription drug, dental, vision or disability programs) (collectively referred to as "Benefit Plans"). Your participation in the Cafeteria Plan will begin on the date you first become a Participant under one of the Benefit Plans.

The Plan Administrator, in its sole discretion, will determine your eligibility to participate and the effective dates of participation under each Benefit Plan. If you have any questions as to whether you qualify, please contact the Plan Administrator.

Section 5. **Enrollment**

To enroll in the Plan, you generally are required to complete the enrollment process (which may be electronic) established by the Plan Administrator. If you do not timely complete the enrollment process, you may lose the opportunity to participate in the Plan for the Plan Year, except as described below.

A. **Annual Enrollment.** Before the beginning of each Plan Year, the Employer will hold an enrollment period during which you may change your Benefit elections for the upcoming Plan Year. The enrollment period will begin and end on dates determined by the Plan Administrator. The dates always will be prior to the beginning of the next Plan Year. The law requires that you make your elections before the start of the new Plan Year. Coverage for each Benefit elected becomes effective on the first day of the Plan Year following each enrollment period and continues until the last day of such Plan Year (the Adoption Agreement sets forth the Plan Year).

If you do not timely make your annual elections, you will be deemed to have elected the same benefit choices that are in effect for the current Plan Year, except as otherwise provided in the Adoption Agreement for the Cafeteria Plan or in your open enrollment materials. Payroll deductions automatically will be adjusted as of the beginning of each new Plan Year to reflect the cost of the benefit choices you made or were deemed to have made.

B. **Enrollment for New Employees.** New employees will be enrolled in the Plan upon becoming eligible to participate (i.e. on the effective date of participation as specified under each Benefit Plan) and timely completing the election process established by the Plan Administrator. Coverage in the Plan as elected by new employees will begin on the effective date of participation and continues until the last day of the Plan Year.

If you fail to timely complete the election process, you generally will not be covered under the Benefit Plans, except as
otherwise set forth in the Adoption Agreement for the Cafeteria Plan or your open enrollment materials (regarding default elections).

C. Default Elections. The Plan Administrator, in its sole discretion, may establish a default election procedure under which you may be deemed to have elected one or more benefit options for a Plan Year (or reminder thereof). Unless otherwise noted in the Adoption Agreement for the Cafeteria Plan, the Plan Administrator has established a default election procedure for existing Participants that provides they will be deemed to have elected the same elections in effect for the prior Plan Year with respect to all Benefit Plans. If elected in the Adoption Agreement for the Cafeteria Plan, the Plan Administrator also may establish a default election procedure for newly hired Eligible Employees. If the Plan Administrator decides to implement such a default election procedure or is otherwise required by law to do so, the Plan Administrator will notify you in writing (e.g. in the initial or open enrollment materials) of such default election procedures, including a description of the default elections, the amount of the salary reduction, the period of time for which the election is effective, the procedures to decline coverage and the deadline for making elections.

Section 6. Change in Benefit Elections

Generally, you may not change your election under the Plan during a Plan Year. Your elections are required by law to be irrevocable during a Plan Year, except under limited circumstances permitted by law. These limited circumstances include when you experience a change in status event. You may revoke your election for a given Plan Year and file a new election only if both the revocation and the new election were caused by a change in your status and the underlying Benefit Plan also permits such change. In addition, you may only make a mid-year benefit election change if the change is consistent with the change in status event in accordance with applicable IRS regulations. For this purpose, a change in status event may include:

- A change in your legal/marital status (marriage, death of Spouse, divorce, legal separation and annulment);
- A change in the number of your dependents (birth, death, adoption or placement for adoption);
- A change to employment status (termination or commencement of employment of your Spouse, switching from part-time to full-time employment status or from full-time to part-time status, commencement of or return from an unpaid leave of absence, etc.);
- Your dependent ceasing to satisfy eligibility requirements;
- A change in the place of residence of the employee, Spouse or dependent;
- In case of a Benefit Plan that is a group health plan, a significant increase or decrease in the cost of coverage or a significant addition or curtailment in the type of coverage under such Benefit Plan;
- Issuance of a Qualified Medical Child Support Order requiring health coverage of a dependent under a Benefit Plan;
- Becoming enrolled in Medicare;
- Losing coverage under another group health plan, Medicaid or a State's Children Health Insurance Program;
- Another event which the Plan Administrator determines permits a change under rules and regulations of the Internal Revenue Code.
- Enrollment in a health plan on the Exchange/Marketplace during a special enrollment period or annual enrollment.
- A reduction in hours for the employee where he/she averages less than 30 hours of service per week resulting in the employee enrolling in another minimal essential coverage plan no later than the first day of the second month following the revocation of coverage.

You must provide notice to the Plan Administrator of the above changes within 30 days (or such later date specified in the Adoption Agreement) following the date on which one of the events described above occurs. If you are permitted to make a change, it will be effective at such time as the Plan Administrator prescribes, but not earlier than the first pay period beginning after your election change form is completed and filed with the Plan Administrator.

Section 7. Termination of Coverage

Your participation in and coverage under the Plan generally will end upon the occurrence of any events described in ("Termination of Coverage").

If you are rehired within 30 days of your termination of employment, you may begin to participate in the Plan again upon satisfying the eligibility requirements, but your previous elections will apply and you may not make new elections for the same Plan Year in which you terminated employment. If you are rehired more than 30 days after your termination of employment, or you are rehired in a subsequent Plan Year, you may make new elections under the Plan, except as otherwise provided in the Benefits Guide.

Section 8. Non-Discrimination Tests
Federal tax law requires the Cafeteria Plan to satisfy certain nondiscrimination tests annually. If the Cafeteria Plan does not satisfy such nondiscrimination rules, Participants with high salaries or who are key employees, as defined by the IRS, may be subject to additional income taxes. The Plan Administrator will notify you if these rules have adverse tax consequences to you.

Section 9. Social Security Taxes

Social Security taxes are not deducted from the amount you contribute to the Plan on a before tax basis. Your take-home pay is larger because you save on taxes, including "FICA" taxes, but your future Social Security benefits may be less at retirement because of this. In most cases, however, the reduction in Social Security benefits is minimal, and the tax advantages you otherwise gain through contributing to the Plan offset any possible reduction in Social Security benefits.

Section 10. Claims Procedure

Claims filed with respect to the Cafeteria Plan will be reviewed in accordance with the claims procedures (for all other types of claims (not involving health or disability benefits)) set forth in Claims for Benefits below.

Section 11. Plan Funding

The benefits provided by the Cafeteria Plan (through your employee contributions) are paid from the general assets of the Employer. The Plan will not use a trust fund or other separately maintained fund for accumulating Plan assets or providing benefits under the Plan, unless otherwise required by law.

Section 12. Tax Savings

The Cafeteria Plan allows you to contribute "before-tax" dollars to purchase certain non-taxable benefits. By paying with "before-tax" dollars, you will reduce the amount of income and social security taxes that you otherwise would be required to pay. The below example demonstrates these tax savings.

Example: Jack and his wife Janet combined earn $50,000 per year. Under Jack’s old health care plan, he was required to pay his premiums with "after-tax" dollars. Under Jack’s new cafeteria plan, he will be permitted to pay his premiums with "before-tax" dollars. Jack’s employer requires that Jack contribute $200 per month towards the cost of his coverage under the medical, prescription and dental programs.

<table>
<thead>
<tr>
<th></th>
<th>Old Plan Without Cafeteria Plan</th>
<th>Cafeteria Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Income</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Jack's Annual Premiums on a Before-tax Basis</td>
<td>-0-</td>
<td>(2,400)</td>
</tr>
<tr>
<td>Adjusted Gross Income</td>
<td>$50,000</td>
<td>$47,600</td>
</tr>
<tr>
<td>Estimated Federal and State Income and FICA (Social Security and Medicare) Taxes (estimated at a 27% rate of pay tax rate)</td>
<td>(13,500)</td>
<td>(12,852)</td>
</tr>
<tr>
<td>Jack's Annual Premiums and Health and Dependent Care Expenses on an After-tax Basis</td>
<td>(2,400)</td>
<td>-0-</td>
</tr>
<tr>
<td>Disposable Income</td>
<td>$34,100</td>
<td>$34,748</td>
</tr>
</tbody>
</table>

Jack and Janet’s annual savings under the cafeteria plan will be $648 per year ($34,748 - $34,100). [Note: these numbers are used as examples only and actual amounts would depend upon your individual situation.]

Article XXIII. Miscellaneous Provisions

Section 1. Introduction

The provisions in this Article apply to all programs described under this Basic SPD and Plan document.
Section 2. Plan Amendment or Termination

The Employer (or its delegated Plan Administrator) reserves the right to amend, modify or terminate any and all of the benefit programs at any time. The Employer may delegate, through resolutions of the Board of Directors, its power to amend or terminate any and all Plans to another person or organizations.

Section 3. Employer's Rights

The language in this document is not intended to create, nor is it construed to constitute, a contract of employment between the Employer and any of its Employees. The Employer retains all of its rights to discipline or discharge Employees or to exercise its rights as to incidents of employment. You have the right to terminate your employment at any time for any reason, and the Employer has a similar right with regard to terminating your employment.

Section 4. Non-Alienation of Benefits

No right or benefit provided for under any of the benefit programs will be subject in any manner to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance or charge and any attempt to do so will be void. However, this non-alienation provision will neither be construed to restrict or forfeit any subrogation rights of the Employer under the Plan nor prevent you from directing the Employer to pay expenses directly to a provider of services or products if those expenses are otherwise reimbursable to you under the Plan. In such event, the Employer shall be relieved of all further responsibility with respect to that particular expense.

Section 5. Your Rights Under ERISA

As a participant in the benefit programs that are governed by ERISA, you are entitled to certain rights and protections under ERISA. ERISA provides that all plan participants shall be entitled to:

A. Receive Information About your Plan and Benefits. Examine, without charge, at the Plan Administrator's (or your local Human Resources representative's) office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefit Security Administration, if any.

Obtain, upon written request to the Plan Administrator (or your local Human Resources representative), copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

Receive a summary of the plan's annual financial report, if one is filed. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

B. Continuation Group Health Plan Coverage. Continue health care coverage for yourself, Spouse or dependents if there is a loss of coverage under a group health plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the plan on the rules governing your COBRA continuation coverage rights.

C. Preexisting Condition Limitations. Reduce or eliminate any exclusionary periods of coverage for preexisting conditions under your group health plan, if you have creditable coverage from another group health plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ends, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a preexisting condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in your coverage.

D. Conversion Privileges. When you are no longer eligible under the Plan (either as an active participant or as a qualified beneficiary receiving continuation coverage) you may be eligible to obtain an individual conversion policy for one or more of your insured benefits. The availability of this conversion coverage and the rules concerning eligibility are set forth in the policy with each insurance carrier.

E. Prudent Actions by Plan Fiduciaries. In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and
beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

F. Enforce Your Rights. If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a medical child support order, you may file suit in Federal court. If it should happen that Plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

G. Assistance with Your Questions. If you have any questions about your Plan you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C., 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Section 6. A Leave of Absence

A. Continuation of Coverage. If you are absent from work due to (i) an approved medical or family leave of absence which is covered under the Family and Medical Leave Act of 1993 ("FMLA"), (ii) a military leave of absence which is covered under the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA") or (iii) an Employer-Approved Leave of Absence (collectively referred to as leave), you will have the following rights:

i. To revoke your coverage with respect to any Plan for the remainder of the Plan Year.

ii. To continue, in accordance with paragraph (b) below, your election of benefit coverage during the leave period, but only with respect to a group health plan and any other Plan under which the Employer specifically agrees in writing to continue your coverage and the Benefit Guides specifically provides for your continued coverage, during such leave period.

iii. To suspend your election during the leave period with respect to any Plan and to reinstate such election upon your return to work with the Employer in accordance with paragraph (d) below.

B. Payment for Coverage. If you are entitled to and do elect to continue coverage under a Plan during your leave, the continued cost of coverage under the Plan is payable as follows:

i. Paid Leave. If your leave is a paid leave, your cost of coverage will be paid by payroll deduction under your existing salary reduction agreement (unless you have a change in status event as provided in the Cafeteria Plan, if any, and you elect to change your coverage).

ii. Unpaid Leave. If your leave is unpaid, then you are required to pay your share of the cost of coverage under the Plan under one of the following methods as approved in advance to your leave by the Employer:

- Make payments to the Employer on an after-tax basis at the same time as payment would be required if made by payroll deduction.

- Make payments to the Employer on a pre-payment basis from any taxable compensation paid to you (including the use of sick day or vacation day compensation, as permitted by the Employer). Any pre-payment made in one taxable year cannot be applied to a later taxable year.

- To the extent specifically authorized in the Adoption Agreement for the Cafeteria Plan, make payments to the Employer on a pre-tax or after-tax basis when you return from the leave; provided, however, that you and the Employer agree in advance of your leave that (i) you elect to continue coverage while on an unpaid leave; (ii) the Employer will assume responsibility for advancing payment of your contributions during your leave; and (iii) you will repay all advance amounts when you return to work from your leave or when you fail to return to work upon the expiration of such leave.

C. Cessation of Coverage. If you fail to timely make any scheduled payments, coverage under the Plan will cease retroactively to the date that the required payment was due, provided the Employer has given you at least 15 days advance written notice.
that if payment is not received within 30 days of the required due date, coverage will be dropped on that date retroactive to the date the required payment is due. If the notice is not timely sent, coverage will cease 15 days after the required notice is given or the date specified in the notice, if later, unless the payment has been received by that date.

If you do not return to work at the end of your leave, the Employer, in its discretion, will have the right to collect the Employer-paid share of the cost of your and your Eligible Dependents coverage during the leave. This provision does not apply if you do not return to work for a serious health reason (either affecting you or an immediate family member) that would entitle you to leave under FMLA, or other circumstances beyond your control, as approved by the Employer.

If you do not return to work at the end of the approved period for your leave, you and/or your Eligible Dependents' coverage under Plan will terminate (you may have COBRA health continuation rights - see COBRA Continuation Coverage).

D. Reinstatement. If you suspend your coverage during a leave and then return to work with the Employer within the same Plan Year the leave commenced, you automatically will resume participation in the Plan without any change in your prior elections under the Plan for such Plan Year. Your cash compensation will be reduced to the rate in effect on the day before the leave commenced and an amount equal to the reduction will be credited by the Employer in accordance with the applicable benefit program.

If you suspend your coverage during a leave and you return from a leave in a Plan Year subsequent to the year the leave commenced, you generally will be required to complete and submit a new election form (under the Cafeteria Plan if applicable) by the deadline established by the Plan Administrator, if you want to resume participation in the applicable benefit program. Participation in such benefit program generally will commence as of the first pay period immediately following receipt of your completed election form by the Employer.

Section 7. Plan Administration

This Plan is administered by the Employer, as the ERISA Plan Administrator. The Plan Administrator has full discretion and authority to administer the Plan; interpret the Plan; determine eligibility for and the amount of benefits; determine the status and rights of participants, beneficiaries and other persons; make rulings; make regulations and prescribe procedures; gather needed information; prescribe forms; exercise all of the power and authority contemplated by ERISA and the Internal Revenue Code with respect to the Plan; employ or appoint persons to help or advise in any administrative functions; appoint investment managers and trustees; and generally do anything needed to operate, manage and administer the Plan. The Plan Administrator has full discretionary and binding authority and control over the Plan, including that contemplated by the U.S. Supreme Court's decision in Firestone Tire & Rubber Co. v. Bruch.

The Employer also shall have the power to delegate its fiduciary duties under the Plan to officers or employees of the Employer and to other persons, all of whom, if employees of the Employer, shall serve without compensation other than their regular remuneration from the Employer. The Employer agrees to indemnify and to defend to the fullest extent permitted by law any delegated employee or officer against all liabilities, damages, costs and expenses (including attorneys' fees and amounts paid in settlement of any claims approved by the Employer), occasioned by any act or omission to act in connection with the Plan, if such act or omission is in good faith.

Each fiduciary is solely responsible for its own improper acts or omissions. Except to the extent required by ERISA, no fiduciary has the duty to question whether any other fiduciary is fulfilling all of the responsibilities imposed upon the other fiduciary by law. Nor is a fiduciary liable for a breach of fiduciary duty committed before it became, or after it stopped being, a fiduciary. However, a fiduciary may be liable for a breach of fiduciary responsibility of another Plan fiduciary, to the extent provided in ERISA Section 405(a).

Section 8. Governing Law

This Plan shall be interpreted under federal law, including ERISA, and under the laws of the State of Michigan to the extent not preempted by federal law, including ERISA. This Plan will provide additional benefits to the extent required by applicable, non-preempted law.

Section 9. Collective Bargaining Agreements

An individual whose employment is covered under and subject to a collective bargaining agreement generally is eligible to participate in this Plan to the extent that the terms of such agreement expressly requires and provides for coverage under the Plan. If you are an eligible union Employee who is enrolled in this Plan, you can request a copy of the Collective Bargaining Agreement.
from the Plan Administrator.

Section 10. Return of Dividends, Premiums or Reserves

Because the amount of employee contributions is fixed each year and the Employer makes up the difference between those contributions and the costs of the Plan, any dividends and returned premiums or reserves, credited under an insurance policy are the property of the Employer, to the extent permitted by applicable law and the agreements governing the Plan and Benefits. To that extent permitted by law, dividends and return of premiums or reserves do not become assets of the Plan.

Section 11. Tax Consequences

Neither the Employer nor the Plan makes any representations or warranties regarding the federal, state, local or other tax treatment of benefits provided pursuant to the Plan and you shall have no rights against the Employer or the Plan if any tax consequences contemplated are not achieved.

Section 12. Funding of Plan Benefits

The Adoption Agreement sets forth whether the Employer’s welfare benefit programs are self-funded through the general assets of the Employer, or if they are fully insured through the insurer identified in the Adoption Agreement.

A self-funded plan means that the Employer, rather than a managed care organization or insurance company, is financially responsible for paying plan expenses, including claims made by plan participants. Also known as a self-insured plan.

Notwithstanding anything to the contrary, the Plan will not utilize a trust fund or other separately maintained fund for accumulation of Plan assets or the provision of other benefits unless required by law. In the event of Plan termination, there are no specific assets set aside to use to pay claims incurred prior to the date of such termination. If the Plan should be terminated, only claims incurred prior to the date of such termination would be considered for payment by the Plan.

Section 13. Third Party Administrators

The Plan Administrator has engaged certain third party administrators (TPA) to assist in the administration of the Plan. Under these TPA arrangements, the Employer has agreed to provide the following information to you (in compliance with the Third Party Administrator Act (e.g. MCL 550.901 et seq):

- This Basic SPD, the Adoption Agreement, and the applicable Benefits Guides, describe your benefits under each benefit program and whether such benefits are self-funded through the general assets of the Employer or fully insured through an insurance company.
- If a benefit program is self-funded from the general assets of the Employer (and not fully insured), and in the event such self-funded program or the Employer does not ultimately pay medical expenses that are eligible for payment under the benefit program for any reason, the individuals covered by the Plan may be liable for those expenses. The TPA merely processes claims and does not insure that any medical expenses of individuals covered by the benefit program will be paid. Complete and proper claims for benefits made by individuals covered by the Plan will be promptly processed but that in the event there are delays in processing claims, the individuals covered by the benefit program shall have no greater rights to interest or other remedies against the TPA than as otherwise afforded them by law.

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**Article XXIV. Claims for Benefits**

Section 1. Claims for Benefits

You generally should follow the claims review and appeal procedure set forth in the applicable Benefits Guide with respect to any claim for benefits under the Plans. There will be no liability for the payment of benefits imposed upon the officers, directors, employees, or stockholders of the Employer and, to the extent that benefits are provided through insurance, your right to receive such benefits will be solely governed by the terms of the applicable insurance contract and the Employer will have no obligation to provide such benefits to you.

However, the claim procedures that are described in the remaining sections of this Article IX will apply in the event that (i) the claim
relates to the administration of this Plan, (ii) a particular benefit program does not prescribe a claims procedure that satisfies ERISA requirements, or (iii) the Plan Administrator determines that the claims procedures specified below should apply in lieu of the claims procedures described in a particular benefit program.

Section 2. Initial Claims

A claimant may file a claim, either in writing or electronically, which claim must include the following information:

A. The name and address of the claimant;
B. The specific basis for the claim;
C. A specific reference to the applicable Plan and pertinent plan provision upon which the claim is based; and
D. Any additional material or information which the claimant desires to submit in justification of the claim.

Section 3. Claim Administrator's Initial Determination

The Plan Administrator, or its designated claims administrator, (collectively referred throughout this Article as "Claims Administrator") will notify a claimant of its claim determination no later than the deadlines specified below. These deadlines differ based on whether the claim involves group health plan benefits, disability benefits or any other types of benefits or claims:

A. Health Benefit Claims. If the claimant files a claim for health care benefits, the following shall apply:
   i. Urgent Care. An urgent care claim is a claim in which a delayed determination (i) could seriously jeopardize the life or health of the affected individual or the ability of the individual to regain maximum function, or (ii) in the opinion of an informed physician, would subject the individual to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. The Plan shall defer to the attending physician with respect to the decision as to whether a claim constitutes "urgent care" for purposes of this Section.

   Approval or denial of an initial urgent care claim will be furnished to a claimant as soon as possible taking into account the medical urgency, but not later than 72 hours after receipt of the claim. Any denial will contain a description of the expedited review process. This notice may be given orally, in which case a written notice will be sent within 3 days of the oral notice.

   If more information is needed from a claimant, the Claims Administrator will notify a claimant not later than 24 hours after receipt of the claim of the specific information necessary to complete the claim. A claimant then has at least 48 hours to provide the information. The Claims Administrator will notify a claimant of the decision not later than 48 hours after the earlier of (i) the receipt of the specified information, or (ii) the end of the period afforded a claimant to provide the additional information.

   ii. Concurrent Care. If the Claims Administrator has approved an ongoing course of treatment to be provided over a period of time or number of treatments and the Claims Administrator makes a decision to reduce or terminate such course of treatment (other than by plan amendment or plan termination) before the end of the period of time or number of treatments, then the Claims Administrator will notify the claimant sufficiently in advance of the reduction or termination of the benefit to allow him or her to appeal and obtain a decision on review before the benefit is reduced or terminated.

   If the Claims Administrator receives a request by the claimant to extend beyond the approved period of time or approved number of treatments a course of treatment that qualifies as "urgent care", the Claims Administrator will notify the claimant of its determination no later than 24 hours after receipt of the claim, provided the claim is made at least 24 hours before the course of treatment otherwise is scheduled to terminate.

   iii. Pre-Service Claim. A pre-service claim is a claim that requires pre-approval as a condition of coverage. Approval or denial of an initial pre-service claim will be sent to a claimant within 15 calendar days after receipt of the claim, unless an extension is required. The 15-day period may be extended once up to 15 calendar days. A claimant will be notified of any such extension before the expiration of the initial 15 day period. If the extension is required due to a claimant's failure to provide the necessary information, the Claims Administrator will describe the required information. A claimant will have at least 45 calendar days from receipt of the notice to provide the information. If a claimant fails to follow the Plan's procedures for filing a pre-service claim, the Claims Administrator will notify such claimant of such failure no later than 5 days (24 hours if the pre-service claim also is an urgent care claim) following receipt of the claim. The preceding sentence only will apply in the case of a claim that (i) is received by the person responsible for handling benefit matters; and (ii) names a specific claimant, a specific medical condition.
or symptom and a specific treatment, service or product.

iv. Post-Service Claim. A post-service claim is a claim that does not require pre-approval as a condition of coverage. Approval or denial of an initial post-service claim will be sent to a claimant within 30 calendar days after receipt of the claim, unless an extension is required. The 30-day period may be extended once up to 15 calendar days. If the extension is required due to a claimant's failure to provide the necessary information, the Claims Administrator will describe the required information. A claimant will have at least 45 calendar days from receipt of the notice to provide the information.

B. Disability Benefit Claims. Approval or denial of an initial disability claim will be sent to a claimant within 45 calendar days after receipt of the claim, unless extensions are required. The 45-day period may be extended twice, up to 30 calendar days each, provided the extensions are due to matters beyond the control of the Plan. A claimant will be notified of the first extension before the expiration of the initial 45-day period. A claimant will be notified of the second extension before the expiration of the first 30-day extension period. This extension notice will explain: the circumstances requiring an extension; the date by which the Claims Administrator expects to make the benefit determination; the standards on which entitlement to a benefit is based; the unresolved issues that prevent a decision on a claim; and the additional information needed to resolve those issues. A claimant will be afforded at least 45 days within which to provide any specified information.

C. All Other Claims. Approval or denial of any other type of claim (not involving health or disability benefits) will be sent to a claimant within 90 calendar days after receipt of the claim, unless an extension is required. The 90-day period may be extended once up to 90 calendar days, provided the Claims Administrator determines that special circumstances require an extension of time for processing the claim. A claimant will be notified of the extension before the expiration of the initial 90-day period. The extension notice will explain the circumstances requiring an extension and the date by which the Claims Administrator expects to make the benefit determination.

Section 4. Claimant's Deadline for Filing an Appeal of a Denied Claim

A claimant may request, either in writing or electronically, a full and fair review off an initial decision denying his or her claim generally within:

A. 180 days following receipt of the Claims Administrator's denial of a group health or disability claim for benefits; or
B. 60 days following receipt of the Claims Administrator's denial of any other type of claim.

Section 5. Appeal Procedures

On appeal, the following procedures will apply:

A. During the review, a claimant may represent himself or herself or will have the right to appoint a representative, provided that the claimant is responsible for all of fees and expenses of such representative.
B. A claimant will have reasonable access (free of charge and upon request) to copies of all documents, records and other information relevant to his or her claim for benefits.
C. A claimant will be provided the opportunity to submit, and any review will take into account, all comments, documents, records, and other information relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.
D. The review of a denied claim involving a group health plan benefit or disability benefit will be conducted by an independent fiduciary who is neither the individual who made the adverse decision nor a subordinate of that individual. Such reviewer will not give deference to the original decision to deny the claim. If the denial of the claim was based in whole or in part on a medical judgment, the reviewer will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment, and who was neither consulted, nor a subordinate of an individual who was consulted, in connection with the original adverse decision.
E. In the case of an urgent care claim for health benefits, the claimant may request expedited review of the claim whereby the request may be made orally or in writing and all necessary information may be transmitted between the Plan and the claimant by telephone, facsimile or other similar expeditious method.
F. The Claims Administrator will identify to the claimant the medical or vocational experts whose advice was obtained in connection with the adverse decision, even if the advice was not relied upon in making the benefit determination.

Section 6. Claims Administrator's Deadline for Deciding an Appeal

The Claims Administrator will notify the claimant of its decision regarding the claimant's appeal as follows:

A. Health Benefit Claims:
   i. For urgent care claims - the Claims Administrator will notify a claimant of the decision as soon as possible,
taking into account medical exigencies, but not later than 72 hours after receipt of the claim for review.

ii. For pre-service claims - the Claims Administrator will notify a claimant of the decision within a reasonable period of time appropriate to the medical circumstances, but not later than 30 calendar days after receipt of the initial claim for review. However, if the Claims Administrator provides the claimant with two levels of appeals, then the Claims Administrator will notify the claimant, with respect to any one of such two appeals, of its decision not later than 15 days after receipt by the Plan of the claimant's request for review.

iii. For post-service claims - the Claims Administrator will notify a claimant of the decision within a reasonable period of time, but not later than 60 calendar days after receipt of the initial claim for review. However, if the Claims Administrator provides the claimant with two levels of appeals, then the Claims Administrator will notify the claimant, with respect to any one of such two appeals, of its decision not later than 30 days after receipt by the Plan of the claimant's request for review.

B. Disability Benefit Claims: For disability benefit claims - the Claims Administrator will notify a claimant of the decision within a reasonable period of time, but not later than 45 calendar days after receipt of the claim for review, unless the claims administrator determines that special circumstances require an extension of time for processing the claim. If the Claims Administrator determines that an extension of time for processing is required, a claimant will receive written notice of the extension prior to the expiration of the initial 45 day period. In no event will the extension exceed a period of 45 days from the end of the initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render the determination of a claimant's appeal.

C. All Other Claims: For all other type of claims (not involving health or disability benefits):
   i. the Claims Administrator generally will notify the claimant of the decision within a reasonable period of time, but not later than 60 calendar days after receipt of the claim for review, unless the Claims Administrator determines that special circumstances require an extension of time for processing the claim. If the Claims Administrator determines that an extension of time for processing is required, a claimant will receive written notice of the extension prior to the expiration of the initial 60 day period. In no event will the extension exceed a period of 60 days from the end of the initial period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which the Claims Administrator expects to render the determination of a claimant's appeal;

   ii. In the case of a plan with a committee or board of trustees designated as the appropriate named fiduciary that holds regularly scheduled meetings at least quarterly, subsection (1) above shall not apply. The appropriate named fiduciary shall instead make a benefit determination no later than the date of the meeting of the committee or board that immediately follows the Plan's receipt of a request for a review, unless the request for review is filed within 30 days preceding the date of such meeting. In such a case, a benefit determination may be made by no later than the date of the second meeting following the Plan's receipt of the request for review. If special circumstances require a further extension of time for processing the claim, a benefit determination shall be rendered not later than the third meeting of the committee or board following the Plan's receipt of the request for review. If the Claims Administrator determines that such an extension of time is required due to special circumstances, the Claims Administrator will notify the claimant, in writing, of the extension prior to the commencement of the extension, of the circumstances requiring the extension of time and the date by which the Plan expects to render a decision. The Claims Administrator shall notify the claimant of the benefit determination as soon as possible, but not later than 5 days after the benefit determination is made.

Section 7. Notice of Claims Administrator's Decision

The Claims Administrator's notice of its decision to deny a claim will set forth:

A. the specific reasons for the denial;
B. references to specific Plan and provisions of the Plan upon which the denial is based;
C. for a notice involving the Claims Administrator's initial decision on a claim -- a description of any additional material or information necessary for the claimant to perfect his or her claim along with an explanation of why such material or information is necessary, and an explanation of claim review procedures under the plan and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under ERISA Section 502(a) following an adverse decision on review;
D. the specific rule, guideline, or protocol, if any, that was relied on in making the adverse decision, or a statement that the rule, guideline, or protocol will be provided to the claimant free of charge;
E. if the adverse decision is based on a medical necessity or an experimental treatment limit or exclusion, either an explanation of the scientific or clinical judgment for the determination that applies the Plan to the claimant's medical circumstances or a statement that the explanation will be provided free of charge on request;
F. the identity of any medical or vocational experts whose advice was obtained by the Claims Administrator in the process of deciding the claim, regardless of whether Claims Administrator relied upon such advice; and
G. the following statement if the claim involves health care or disability benefits: "You and your plan may have other voluntary
alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local US Department of Labor Office and your State insurance regulatory agency."

Section 8. General Claim Provisions

Notwithstanding anything to the contrary, the following provisions will apply to all claims:

A. Finality of Decisions. The Claims Administrator has full discretion in determining any matter regarding a claim for Benefits or other claims involving the Plan. The decision of the Claims Administrator upon review of any claim shall be binding upon a claimant, his or her heirs and assigns, and all other persons claiming by, through or under a claimant.

B. Limitation of Claims Procedure. Except as otherwise required under and subject to the terms of a Plan, including Cafeteria Plan: Claims Procedure and Plan Funding, any claim under this claims procedure must be submitted within 12 months from the earlier of:
   i. the date on which the claimant learned of facts sufficient to enable him to formulate such claim, or
   ii. the date on which the claimant reasonably should have been expected to learn of facts sufficient to enable him to formulate such claim.

C. Limitation on Court Action. Any suit brought to contest or set aside a decision of the Claims Administrator is to be filed in a court of competent jurisdiction within one year from the date of the receipt of written or electronic notice of the Claims Administrator’s final decision. Service of legal process shall be made upon the Plan by service upon the agent for service of legal process or upon the Claims Administrator.

D. Legal Action. No legal action to recover Plan benefits or to enforce or clarify rights under the Plan shall be commenced under ERISA Section 502(a)(1)(B), or under any other provision of law, whether or not statutory, until a claimant first exhausts the claims and review procedures available to him or her hereunder.

E. Special Rulings. In order to resolve problems concerning the Plan and to apply the Plan in unusual factual circumstances, the Claims Administrator may make special rulings. Such special rulings will be in writing on a form to be developed by the Claims Administrator. In making its rulings, the Claims Administrator may consult with third party administrators, legal, accounting, investment, and other counsel or advisers. Once made, special rulings shall be applied uniformly, except that the Claims Administrator will not be bound by such rulings in future cases unless the factual situation of a particular case is identical to that involved in the special ruling. Special rulings shall be made in accordance with all applicable law and in accordance with the Plan. It is not intended that the special ruling procedure will be a frequently used device, but that it should be followed only in extraordinary situations. The Claims Administrator at all times will have the final decision as to whether resort will be made to this special ruling feature.

F. Forfeiture of Uncashed Checks. If the Plan (through the Employer, or its third party administrator or insurer) makes payment to you (and/or to your Eligible Dependents or to a provider on your behalf) of an approved benefit claim and the check for such benefit claim remains uncashed (regardless of the reason) for a period of more than one (1) year after the issue date of the check, then you (and/or your Eligible Dependents or the provider) will forfeit all rights for reimbursement or payment of such benefit claim under the terms of Plan and you will not be entitled to reinstate your rights with respect to such benefit claim at anytime thereafter. Also, the Plan generally requires that you submit your initial claim for payment within 12 months after the date of service for benefit claims (or by the earlier deadline with respect to Spending Account Plans). If you submit your claim after the applicable deadline, then you (or your Eligible Dependents or the provider acting on your behalf) will forfeit all rights to payment or reimbursement under the Plan, and the Plan will deny such benefit claim.


If a group health benefit option under this Plan does not have Grandfathered Status, then, effective on the dates established under regulations and other guidance provided by IRS/DOL/HHS, such Plan option must comply with the Consumer Appeal Rights under the Health Care Reform Act, including the following requirements:

A. A claimant shall have the right to the Plan’s internal claims and appeal processes for any cancellation or discontinuance of coverage that has retroactive effect.

B. The Plan shall provide the claimant, free of charge, with any new or additional evidence considered, relied upon or generated by the Plan in connection with the claim. Such evidence shall be provided as soon as possible and sufficiently in advance of the date on which the Claims Administrator notifies the claimant of its decision to give the claimant a reasonable opportunity to respond to the Plan prior to that date. Before the Plan can deny a claim based on new or additional rationale, it must provide the claimant, free of charge, a notice of such rationale, which must be sent as soon as possible and sufficiently in advance of the date on which the Claims Administrator notifies the claimant of its decision to provide the claimant a reasonable opportunity to respond prior to that date.

C. The Plan shall ensure that all claims and appeals are adjudicated in a manner designed to ensure the independence and impartiality of the persons involved with making the claims decisions. Accordingly, the Claims Administrator’s decision
regarding hiring, compensation, termination, promotion or other similar matters with respect to any claims adjudicator or medical expert, must not be made based upon the likelihood that the individual will support a denial of benefits, contract with a medical expert based on the expert's reputation for outcomes in contested cases other than based on the expert's profession qualifications.

D. Any notice of an adverse benefit determination (i.e. denied claim) must be provided in a culturally and linguistically appropriate manner, as defined in the Health Care Reform Act's related regulations (published at 26 CFR Section 54.9815-2719T; 29 CFR Section 2590.715-2719; and 45 CFR Section 147.136), which may require notices to be provided in non-English language.

E. Any notice of an adverse benefit determination must include the following information:
   i. the date of service;
   ii. the health care provider;
   iii. the claim amount (if applicable);
   iv. a description of how to request the diagnosis and treatment codes with the corresponding meaning of such codes;
   v. the reason(s) for denial must include the denial code and its corresponding meaning;
   vi. a description of the Plan's standard, if any, used in denying the claim;
   vii. a summary of the Claim Administrator's discussion regarding its final decision to deny the claim;
   viii. a description of the available internal appeals and external review processes, including information regarding how to initiate such processes; and
   ix. disclosure of the availability of and contact information for any applicable office of health insurance consumer assistance or ombudsman established under the Health Care Reform Act to assist claimants with the internal claims and appeals and external review processes.

F. If the Plan fails to strictly adhere to all these new claim process requirements set forth above and in related regulations, the claimant shall be deemed to have exhausted the internal claims and appeal process, regardless of whether the Plan asserts that it substantially complied, and the claimant may initiate an external review and pursue any available remedies under applicable law unless the violation was: (a) de minimis; (b) non-prejudicial; (c) attributable to good cause or matters beyond the Plan's control; (d) in the context of an ongoing good faith exchange of information; and (e) not reflective of a pattern or practice of non-compliance. In the event that the Plan claims the purported violation is covered under the circumstances described in (a)-(e) of the immediately preceding sentence, the claimant shall be entitled, upon written request, to an explanation of the Plan's basis for asserting that it meets the requirements of (a)-(e) of this subsection, so that the claimant can make an informed judgment about whether to seek immediate review. If an external reviewer or court rejects the claimant's request for immediate review on the basis that the Plan met the standards in (a)-(e), the claimant shall have the right to resubmit and pursue the internal appeal of his or her claim.

G. The Plan shall provide the claimant with continued coverage under the Plan pending the outcome of the internal appeal. For this purpose, the Plan may not reduce or terminate an ongoing course of treatment without providing advance notice and an opportunity for advance review (as further explained in Article IX).

A Claimant shall have the right to file a request for an independent, external review of the Plan's decision. The Claimant must make this request within 4 months after the date of receipt of notice of an adverse benefit determination or final internal adverse benefit determination. The Plan shall comply with either a State's external review process or the Federal external review process. If a State's external review process applies and is binding on a fully-insured group health option offered under this Plan, and, at a minimum, after December 31, 2011, such process includes the consumer protections in the Uniform Health Carrier External Review Model Act promulgated by the National Association of Insurance Commissioners in place on July 23, 2010, then the issuer of such fully-insured group health benefit option shall be required to comply with that State's external review process (and the Federal external review process will not apply). A description of the minimum consumer protections under the NAIC Uniform Model Act are set forth in the Health Care Reform Act's related regulations published at 26 CFR Section 54.9815-2719T; 29 CFR Section 2590.715-2719; and 45 CFR Section 147.136, and DOL Technical Release 2010-01, as amended by DOL Technical Release 2011-02. If a State's external review process does not apply to a group health benefit option offered under the Plan (e.g. because the option is a self-funded option or the State's external review does not meet the minimum consumer protections of the NAIC Uniform Model Act after December 31, 2011), then the Federal external review process will apply; provided, however, that claims for which external review has not been initiated before September 20, 2011, such Federal external review shall only apply to claims that involve (1) medical judgment (excluding those that involve only contractual or legal interpretation without any use of medical judgment), as determined by the external reviewer; or (2) a rescission of coverage. The Federal external review process is similar to the process set forth under the NAIC Uniform Model Act and is explained in detail under the Health Care Reform Act's related regulations (published at 26 CFR Section 54.9815-2719T; 29 CFR Section 2590.715-2719; and 45 CFR Section 147.136) and DOL Technical Release 2010-01. Generally, all adverse benefit determinations shall be subject to the external review process requirements, except for a decision relating to an individual's failure to meet the requirements for eligibility under the terms of the Plan (e.g. worker classification and similar issues)
Article XXV. HIPAA Privacy and Security Rules

Section 1. Introduction

This section only applies to a self funded benefit program that is a group health plan (e.g. the medical, prescription drug, dental, vision and EAP programs).

The Health Insurance Portability and Accountability Act of 1996, as amended, and its implementing privacy and security regulations (collectively referred to as "HIPAA") restrict the Employer’s and Plan’s ability to use and disclose certain health information known as "protected health information" ("PHI") and requires that certain security measures be implemented with respect to any electronic PHI.

To the extent subject to HIPAA privacy and security laws, the Plan and the Employer intend to fully comply with HIPAA. However, the Plan and the Employer also intend to comply with the requirements of 45 C.F.R. Section 164.530(k) so that the Plan and the Employer are not subject to most of HIPAA's privacy requirements. The Plan, through the Employer, has entered into insurance contracts and/or third party administrative and business associate agreements with Business Associates to perform all administrative functions on behalf of the Plan, including HIPAA compliance. As a result, the Authorized Employees of the Employer generally will not receive, use, maintain, disclose or transmit PHI or ePHI on behalf of the Plan. The Employer, in its capacity as the employer, typically will have access only to certain enrollment and disenrollment information regarding the Plan’s participants (including participant name, social security number and election amount under the Plan) and to Summary Health Information. To the extent that the Employer is subject to HIPAA and its Authorized Employees actually receive, use, maintain, disclose or transmit PHI or ePHI, then the Employer will implement the administrative, technical and other safeguard policies and procedures required by HIPAA and as specified below.

Section 2. Definition

Throughout this Article, various terms are used repeatedly. These terms have specific and definite meanings and generally have been capitalized throughout this Article. Whenever capitalized terms appear, they shall have the meanings specified in HIPAA. HIPAA generally defines PHI and electronic PHI as follows:

- PHI includes information that (i) the Plan creates or receives, (ii) relates to the past, present, or future health or medical condition of an individual and, (iii) identifies the individual or for which there is a reasonable basis to believe the information can be used to identify the individual. Electronic PHI is PHI that is transmitted by or maintained in electronic media (e.g. memory devices in computers, removable/transportable digital memory medium, etc.).

Section 3. Use and Disclosure of PHI

The Plan can use or disclose PHI only in a manner consistent with HIPAA, which generally is for purposes of Payment and Health Care Operations. Payment generally means activities to obtain and provide reimbursement for the health care provided to an individual, including determinations of eligibility and coverage under the Plan, and other health care utilization review activities. Health Care Operations generally means the support functions related to treatment and payment, such as quality assurance activities, case management, receiving and responding to patient complaints, physician reviews, compliance programs, audits, business planning, development, management, and administrative activities.

PHI also may be used or disclosed as specifically permitted by HIPAA, including the following examples:

A. The Plan may share PHI with government or law enforcement agencies when required to do so or when required to in a court or other legal proceeding;
B. The Plan may share PHI to obey Workers' Compensation laws; and
C. The Plan may share PHI with the individual if the individual requests access to PHI.

Section 4. Hybrid Entity Election

The document is a wrap plan document that incorporates by reference separate Plan documents, some of which are group health plans and others are non-group health plans. HIPAA allows entities to elect a "hybrid entity" designation as defined under Section 45 CFR 164.103 of HIPAA. To the extent the Employer has elected such designation, this wrap plan document may be treated as offering both a healthcare component and a non-healthcare component. In this case, the healthcare component of this document

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consists of the group health plans (e.g., the medical, prescription drug, dental, vision, EAP programs). The non-healthcare component of the Plan consists of other (non-health care) Plans (e.g., disability and life insurance programs, and Cafeteria Plan). The Plan and Employer intend to comply with HIPAA with respect to only the healthcare component of the Plan and to ensure adequate separation between the healthcare component and the non-healthcare component (i.e., such healthcare component and non-healthcare component are separate and distinct plans). In this regard and to the extent required by HIPAA, the Plan and the Employer will ensure compliance with the safeguard requirements relating to hybrid entities as set forth in Section 45 CFR 164.105(a) of HIPAA and in the Plan's HIPAA Privacy Policies and Procedures.

Section 5. Employer Certification

The Plan may disclose PHI to the Employer (including certain members of the Employer's workforce) only to perform administrative functions on behalf of the Plan in a manner consistent with HIPAA requirements, and as more fully described in the Employer's HIPAA Privacy and Security Policies and Procedures. In this regard, the Employer adopts and signs the Adoption Agreement as certification to the Plan that the Employer will appropriately safeguard and limit the use and disclosure of PHI that it receives from the Plan only to perform plan administration functions. Specifically, the Employer agrees to:

A. use or further disclose PHI only as permitted by and consistent with this Plan Document and HIPAA;
B. ensure that any agents, including a subcontractor, to whom it provides PHI received from the Plan agree to the same restrictions and conditions that apply to Employer with respect to such information;
C. not use or disclose PHI for employment related actions and decisions or in connection with any other benefit or employee benefit plan;
D. report to the Plan any use or disclosure of the PHI that is inconsistent with the uses or disclosures permitted by the HIPAA Rule of which it becomes aware;
E. make available information in accordance with the HIPAA Rules regarding individual access to PHI;
F. make available PHI for amendment in accordance with the HIPAA Rules;
G. make available the information required under the HIPAA Rules to provide an accounting of non-routine disclosures to the individual;
H. make internal practices, books, and records relating to PHI available to the Department of Health and Human Services for purposes of determining compliance as required by the HIPAA Rules;
I. if feasible, return or destroy all PHI received from the Plan that Employer still maintains in any form and retain no copies of such information when no longer needed for the purpose for which disclosure was made, except that, if such return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction of the information infeasible;
J. ensure adequate separation between the Plan and Employer and
K. to the extent it creates, receives, maintains or transmits any electronic PHI on behalf of the Plan, the Employer will implement administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of the electronic PHI, and it will ensure that any agents (including subcontractors) to whom it provides such electronic PHI agree to implement reasonable and appropriate security measures to protect the information. The Employer will report to the appointed Security Official any security incident of which it becomes aware, that results in a breach, and it will implement reasonable and appropriate security measures for electronic PHI to ensure that the adequate separation provisions of Section 10.7 are satisfied.

Section 6. Workforce of the Plan

The Plan has designated a Privacy and Security Official. The Privacy and Security Official is the privacy and security fiduciary responsible for the Plan's compliance with the HIPAA Privacy and Security Rules. Compliance includes ensuring that appropriate administrative, physical and technical procedures and safeguards are in place to protect PHI and to reasonably and appropriately protect the integrity, confidentiality and availability of any electronic PHI that the Employer creates, receives, maintains or transmit on behalf of the Plan. This also includes ensuring that certain members of the Employer's Workforce comply with, are trained in and appropriately handle PHI and electronic PHI under the HIPAA Privacy and Security Rules, and understand the sanctions for HIPAA violations.

Certain employees of the Employer whose duties include administrative and management functions on behalf of the Plan also are considered part of the Workforce of the Plan and thus privacy and security fiduciaries of the Plan. Their access to PHI is limited to the minimum necessary information needed to perform administrative functions on behalf of the Plan, including using or disclosing Summary Health Information for the purpose of obtaining premium bids (including bids in connection with the placement of stop loss coverage) or making decisions to modify, amend or terminate the Plan, or enrollment or disenrollment information about participants. The Employer's HIPAA Privacy and Security Policies and Procedures includes a complete listing of the designated employees who serve as members of the Workforce with access to PHI or electronic PHI.
Section 7. Adequate Separation between the Plan and Employer

The Employer shall allow access to PHI received from the Plan only to those Workforce members who have been specifically designated by Employer as individuals authorized to access PHI pursuant to the Employer's HIPAA Privacy and Security Policies and Procedures.

No other persons shall have access to PHI. These individuals who have authorized access to PHI only shall use and disclose PHI to the extent necessary to perform the plan administration functions that Employer performs for the Plan. These authorized individuals generally may not use or disclose PHI for purposes of payment, operation or other administrative functions of the Employer's non-group health benefit plans (e.g. disability, life insurance, workers compensation, dependent day care spending account plans etc.) or of any other non-plan activity such as employment related decisions without individual authorization. The Employer will ensure that the adequate separation between the Plan and Employer is supported by reasonable and appropriate security measures to the extent that the designees have access to electronic PHI.

Section 8. Violations of Privacy or Security Rules

If Employer becomes aware of violations of these HIPAA privacy or security rules, it shall arrange for the HIPAA Privacy or Security Officer appointed by Employer to consult with the person who has violated the privacy or security rules with respect to his or her obligations under the privacy or security rules. A person who violates these privacy or security rules may be subject to discipline up to and including discharge. The Employer also shall comply with any notice requirements regarding breach of Unsecured PHI, as set forth in the Employer's HIPAA Privacy and Security Policies and Procedures.

Section 9. Individual Rights

The Plan will provide Participants with certain individual rights to access, amend, account for or restrict uses or disclosures of PHI, as more fully described in the Plan's Notice of Privacy Practice and HIPAA, attached as Appendix B.

**Article XXVI. Procedures for Qualified Medical Child Support Orders**

A. Procedure

Except in the case of a National Medical Support Notice as described in Section A.5, if the Plan receives a Medical Child Support Order (as hereinafter defined), the following procedures shall apply with respect to group health plans of the Employer:

i. The Plan Administrator will promptly notify the Participant and each Alternate Recipient (as hereinafter defined) of the Plan's receipt of such order, of the Plan's procedures for determining whether a Medical Child Support Order is a Qualified Medical Child Support Order, and of the right of the Alternate Recipient to designate a representative for receipt of copies of notices that are sent to the Alternate Recipient with respect to a Medical Child Support Order.

ii. Within a reasonable period after receipt of such order, the Plan Administrator shall determine whether such order is a Qualified Medical Child Support Order and notify the Participant and each Alternate Recipient of such determination. In making such determination, the Plan Administrator may, in its sole discretion, apply to a court of competent jurisdiction for its determination.

iii. Any determination of the Plan Administrator shall be subject to the Claim and Claims Review Procedures under the Plan.

B. Effect of Determination.

If the Plan Administrator determines that a Medical Child Support Order is a Qualified Medical Child Support Order or a National Medical Support Notice is deemed to be a Qualified Medical Child Support Order as described in Section A.5, then:

i. The Alternate Recipient shall be considered a Dependent Child of the Participant under the Plan.

ii. Any payment for benefits in reimbursement for expenses paid by an Alternate Recipient or an Alternate Recipient's custodial parent shall be made to the Alternate Recipient or the Alternate Recipient's custodial parent or legal guardian (or the provider, with the approval of the custodial parent or guardian). A payment of benefits to an official of a State or political subdivision thereof whose address has been substituted for the address of the Alternate Recipient, shall be treated as payment of benefits to the Alternate Recipient for purposes hereof.
iii. The Alternate Recipient shall be considered a Participant of the Plan for purposes of the reporting and disclosure requirements of Part 1 of ERISA.

iv. Except as provided in Section A.5, coverage of the Alternate Recipient shall be effective as of the latest of:
   1. the first day of the month specified in the Order;
   2. the first day of the month following the determination by the Plan Administrator; or
   3. the earlier of (A) the first day of the month following the receipt by the Plan of the first premium payment required for coverage, if any, or (B) the effective date of a court or administrative order requiring the Employer to withhold from the Participant's compensation, the Participant's share, if any, of premiums for health coverage and to pay such share of premiums to the Plan.

v. If the Plan and any fiduciary under the Plan acts in accordance with the provisions of these procedures in treating a medical child support order as being (or not being) a Qualified Medical Child Support Order, the Plan's obligation to the Participant and each Alternate Recipient shall be discharged to the extent of any payment made pursuant to such act of the fiduciary.

C. Special Eligibility Rules for Qualified Medical Child Support Orders.

Solely for purposes of determining if an Order is a Qualified Medical Child Support Order under these procedures:

i. The definition of Dependent Children in the Plan shall not be deemed to exclude from health coverage under the Plan:
   1. A Child born out of wedlock;
   2. A Child not claimed as a dependent on the Participant's Federal income tax return; or
   3. A Child that does not reside with the Participant;

   but only if a Qualified Medical Child Support Order is in effect for such Child which requires the Participant, the other parent or a State Agency to pay 100% of the cost of health coverage for such child, through withholding from the Participant's compensation or otherwise.

ii. If any Qualified Medical Child Support Order requires a participant to provide health coverage for an Alternate Recipient:
   1. Such Participant may enroll such Alternate Recipient for family coverage pursuant to the procedures under the Plan.
   2. If the Participant is enrolled but fails to make application to obtain coverage of such Alternate Recipient, such Alternate Recipient shall be enrolled in family coverage upon application by the Alternate Recipient's other parent or by the State Agency administering the program under Subchapter XIX or Part D of Subchapter IV of Chapter 17 of Title XIX of the Social Security Act (42 U.S.C.A. Section 1396 et seq.) (the "Social Security Act").

D. Termination of Coverage

Except to the extent required by law (e.g. COBRA), coverage for an Alternate Recipient will terminate:

i. When the Qualified Medical Child Support Order is no longer in effect;

ii. When the Alternate Recipient's age exceeds the maximum age under which a Dependent Child may participate under the Plan;

iii. When the Employer is provided written evidence that the Alternate Recipient is or will be enrolled in comparable health coverage which will take effect not later than the effective date of such disenrollment; or

iv. The Employer has eliminated family health coverage for all of its employees.

E. National Medical Support Notice.

i. If the Plan Administrator receives an appropriately completed National Medical Support Notice promulgated pursuant to section 401(b) of the Child Support Performance and Incentive Act of 1998 (the "Child Support Act") with respect to a Child of a noncustodial parent, and the Notice meets the requirements of Section A.6(d)(2) hereunder, the Notice shall be deemed to be a Qualified Medical Child Support Order in the case of such Child.

ii. In any case in which an appropriately completed National Medical Support Notice is issued with respect to a Child of a Participant who is such Child's noncustodial parent, and the Notice is deemed under subsection (a) to be a Qualified Medical Child Support Order, the Plan Administrator, within 40 business days after the date of the Notice, shall:

   1. Notify the State agency issuing the Notice with respect to such Child whether coverage of the Child is available under the terms of the Plan and, if so, whether such Child is covered under the Plan and either the effective date of the coverage or, if necessary, any steps to be taken by the custodial parent (or by the official of a State or political subdivision thereof substituted for the name of such Child) to effectuate the coverage; and

   2. Provide to the custodial parent (or such substituted official) a description of the coverage available and any
forms or documents necessary to effectuate such coverage.

iii. Nothing in this Section shall be construed as requiring the Plan, upon receipt of a National Medical Support Notice, to provide benefits under the Plan (or eligibility for such benefits) in addition to benefits (or eligibility for benefits) provided under the terms of the Plan as of immediately before receipt of such notice.

iv. A noncustodial parent shall be liable to the Plan for employee contributions required under the Plan for enrollment of the Child, unless such noncustodial parent properly contests such enforcement based on a mistake of fact.

F. Definitions.

For purposes of these procedures, the following definitions shall be applicable:

i. "Alternate Recipient" means any Child of an employee of the Employer who is recognized under a medical child support order as having a right to enrollment under the Plan with respect to such Employee.

ii. "Child" includes any child adopted by or placed for adoption with the Participant.

iii. "Medical Child Support Order" means any judgment, decree, or order (including approval of a settlement agreement) issued by a court of competent jurisdiction or an authorized government agency which:

1. provides for child support with respect to a Child of a Participant under the Plan or provides for health benefit coverage to such a Child, is made pursuant to a state domestic relations law (including community property law), and relates to group health benefits under the Plan, or

2. enforces a law relating to medical child support described in Section 1396g of Title XIX of the Social Security Act with respect to the group health benefit under the Plan.

iv. "Qualified Medical Child Support Order" means a Medical Child Support Order which:

1. creates or recognizes the existence of an Alternate Recipient's right to, or assigns to an Alternate Recipient the right to, receive health benefits for which a Participant or Beneficiary is eligible under the group health provisions of the Plan, and

2. meets the following requirements:

   a. clearly specifies the name and last known mailing address (if any) of the Participant and the name and mailing address of each Alternate Recipient covered by the order.

   b. clearly specifies a reasonable description of the type of coverage to be provided by the Plan to each such Alternate Recipient, or the manner in which such type of coverage is to be determined,

   c. clearly specifies the period to which such order applies,

   d. clearly specifies each plan to which such order applies, and

   e. does not require the Plan to provide any type or form of benefit, or any option, not otherwise provided under the Plan, except to the extent necessary to meet the requirements of a law relating to medical child support described in Section 1396g of Title XIX of the Social Security Act.

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**Article XXVII. Notice of Privacy Practices for Group Health Plans**

This Notice Describes How Medical Information About You May Be Used And Disclosed And How You Can Get Access To This Information. Please Review It Carefully.

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**Article XXVIII. Introduction**

The Employer sponsors and maintains the group health plans specified in the Adoption Agreement (collectively referred to as the "Plan"). The Privacy Rules under the Health Insurance Portability and Accountability Act ("HIPAA") generally restrict the ability to use and disclose certain health or medical information about you that is created or received by the Plan with respect to these health care benefit programs or by the Employer in connection with such health care benefit programs.

The Plan is required to provide this Notice of Privacy Practice (the "Notice") to you pursuant to HIPAA. This Notice describes how medical information about you may be used or disclosed by the Plan or by others that assist in the administration of Plan claims. This Notice also describes your legal rights regarding your medical information held by the Plan. References to the Plan throughout this Notice taking certain actions also shall mean the Employer, as plan sponsor of the Plan.

**Section 1. Contact Person**
If you have any questions about this Notice, please contact the HIPAA Privacy Officer listed in the Adoption Agreement.

Section 2. Protected Health Information

The HIPAA Privacy Rules protect only certain medical information known as "protected health information ("PHI"). Generally, PHI is individually identifiable health information, including demographic information, collected from you or received by a health care provider, a health care clearinghouse, a health plan or your employer on behalf of a group health plan, that relates to:

A. your past, present or future physical or mental health or condition;
B. the provision of health care to you; or
C. the past, present or future payment for the provision of health care to you.

Section 3. Effective Date

This Notice is originally effective April 1, 2004, and has been amended and restated on several occasions, most recently effective February 17, 2009.

Section 4. Our Pledge and Responsibilities Regarding PHI

We understand that PHI about you and your health is personal and the Plan is committed to protecting PHI. The Plan is required by law to satisfy the following responsibilities with respect to any PHI created or received by the Plan:

- Maintain the privacy of your PHI;
- Provide you with certain rights with respect to your PHI;
- Give you this Notice of the Plan’s legal duties and privacy practices with respect to your PHI; and
- Follow the terms of the Notice that is currently in effect.

Section 5. How the Plan May Use and Disclose Medical Information About You

Under law, the Plan may use or disclose your PHI under certain circumstances without your permission. The following categories describe different ways that the Plan may use and disclose PHI. For each category of uses or disclosures we will explain what we mean and present some examples. Not every use or disclosure in a category is listed. However, all of the ways the Plan is permitted to use and disclose PHI will fall within one of the categories.

For Treatment. The Plan may use or disclose your PHI to facilitate medical treatment or services by providers. The Plan may disclose PHI about you to providers, including doctors, nurses, technicians, medical students or other hospital personnel, who are involved in taking care of you. For example, the Plan might disclose information about your prior prescriptions to a pharmacist to determine if prior prescriptions contra indicate a pending prescription.

For Payment. The Plan may use and disclose PHI about you to determine eligibility for Plan benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility under the Plan, or to coordinate Plan coverage. For example, the Plan may tell your health care provider about your medical history to determine whether a particular treatment is experimental, investigational or medically necessary or to determine whether the Plan will cover the treatment. The Plan also may share PHI with a utilization review or precertification service provider. Likewise, the Plan may share PHI with another entity to assist with the adjudication or subrogation of health claims or to another health plan to coordinate benefit payments.

The Plan may release PHI about you to a family member, friend or other person who is involved in your medical care or payment for your medical care, unless you tell us not to release such information.

For Health Care Operations. The Plan may use and disclose PHI about you for other Plan operations. These uses and disclosures are necessary to run the Plan. For example, the Plan may use PHI in connection with: conducting quality assessment and improvement activities; underwriting, premium rating, and other activities relating to Plan coverage; submitting claims for stop-loss (or excess loss) coverage; conducting or arranging for medical review, legal services, audit services, and fraud and abuse detection programs; business planning and development such as cost management; and business management and general Plan administrative activities.

To the extent required under HIPAA regulations, protected health information includes genetic information and, notwithstanding any permitted uses or disclosures, the Plan generally may not use or disclose genetic information for underwriting purposes.
To Business Associates. The Plan may contract with individuals or entities known as Business Associates to perform various functions or to provide certain types of services on the Plan’s behalf. In order to perform these functions or provide these services, Business Associates will receive, create, maintain, use and/or disclose your PHI, but only if they agree in writing with the Plan to implement appropriate safeguards regarding your PHI. For example, the Plan may disclose your PHI to a Business Associate to administer claims or provide support services, such as utilization, management, pharmacy benefit management or subrogation, but only after the Business Associate enters into a Business Associate Agreement with the Plan.

As Required by Law. The Plan will disclose PHI about you when required to do so by federal, state or local law. For example, the Plan may disclose PHI when required by a court order in a litigation proceeding, such as a malpractice action.

To Avert a Serious Threat to Health or Safety. The Plan may use and disclose PHI about you when necessary to prevent a serious threat to your health and safety or the health and safety of the public or another person. Any disclosure, however, would only be to someone able to help prevent the threat. For example, the Plan may disclose PHI about you in a proceeding regarding the licensure of a physician.

To Plan Sponsor (i.e. the Employer). For the purpose of administering the Plan, PHI may be disclosed to certain employees of the Employer. However, those employees will only use or disclose that PHI only as necessary to perform plan administration functions or as otherwise required by HIPAA, unless you have authorized further uses or disclosures. Your PHI cannot be used for employment related purposes without your specific, written authorization. Information also may be disclosed to another health plan maintained by the Employer for purposes of facilitating claim payments under that health plan.

Section 6. Special Situations

In addition to the above, the following categories describe other possible ways that the Plan may use and disclose your PHI. For each category of uses or disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all of the ways we are permitted to use and disclose information will fall within one of the categories.

Organ and Tissue Donation. If you are an organ donor, the Plan may release PHI to organizations that handle organ procurement or organ, eye or tissue transplantation or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation.

Military and Veterans. If you are a member of the armed forces, the Plan may release PHI about you as required by military command authorities. The Plan also may release PHI about foreign military personnel to the appropriate foreign military authority.

Workers’ Compensation. The Plan may release PHI about you for worker’s compensation or similar programs. These programs provide benefits for work-related injuries or illness.

Public Health Risks. The Plan may disclose PHI about you for public health activities. The activities generally include the following:

- To prevent or control disease, injury or disability;
- To report births and deaths;
- To report child abuse or neglect;
- To report reactions to medications or problems with products;
- To notify people of recalls of products they may be using;
- To notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition;
- To notify the appropriate government authority if we believe a patient has been the victim of abuse, neglect or domestic violence. The Plan will only make this disclosure if you agree or when required or authorized by law.

Health Oversight Activities. The Plan may disclose PHI to a health oversight agency for activities authorized by law. These oversight activities include, for example, audits, investigations, inspections, and licensure. These activities are necessary for the government to monitor the health care system, government programs, and compliance with civil rights laws.

Lawsuits and Disputes. If you are involved in a lawsuit or a dispute, the Plan may disclose PHI about you in response to a court or administrative order. The Plan also may disclose PHI about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.

Law Enforcement. The Plan may release PHI if asked to do so by a law enforcement official:
• In response to a court order, subpoena, warrant, summons or similar process;
• To identify or locate a suspect, fugitive, material witness, or missing person;
• About the victim of a crime if, under certain limited circumstances, we are unable to obtain the person’s agreement;
• About a death we believe may be the result of criminal conduct; and
• About criminal conduct.

Coroners, Medical Examiners and Funeral Directors. The Plan may release PHI to a coroner or medical examiner. This may be necessary, for example, to identify a deceased person or determine the cause of death. The Plan may also release medical information about patients to funeral directors, as necessary to carry out their duties.

National Security and Intelligence Activities. The Plan may release PHI about you to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

Inmates. If you are an inmate of a correctional institution or under the custody of a law enforcement official, the Plan may release PHI about you to the correctional institution or law enforcement official. This release would be necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.

Section 7. Required Disclosures
The following is a description of disclosures of your PHI the Plan is required to make:

Government Audits. The Plan is required to disclose your PHI to the Secretary of the United States Department of Health and Human Services when the Secretary is investigating or determining the Plan’s compliance with the HIPAA Privacy rule.

Disclosures to You. When you request, the Plan is required to disclose to you the portion of your PHI that contains medical records, billing records, and any other records used to make decisions regarding your health care benefits. The Plan also is required, when requested, to provide you with an accounting of most disclosures of your PHI where the disclosure was for reasons other than for payment, treatment or health care operations, and where the PHI was not disclosed pursuant to your individual authorization.

Section 8. Other Disclosures

Personal Representatives. The Plan will disclose your PHI to individuals authorized by you, or to an individual designated as your personal representative, attorney in fact, etc., as long as you provide the Plan with a written notice/authorization and any supporting documents (e.g. durable power of health care attorney). Note that under HIPAA privacy rule, the Plan does not have to disclose PHI to a personal representative if we have a reasonable belief that:

A. you have been, or may be, subjected to domestic violence, abuse or neglect by such person;
B. treating such person as your personal representative could endanger you; or
C. in the exercise or professional judgment, it is not in your best interest to treat the person as your personal representative.

Spouses and Other Family Members. With only limited exceptions, the Plan will send all mail to the employee. This includes mail relating to the employee's spouse and other family members who are covered under the Plan, and includes mail with information on the use of Plan benefits by the employee's spouse and other family members and information on the denial of any Plan benefits to the employee's spouse and other family members. If a person covered under the Plan has requested Restrictions or Confidential Communications (see below "Your Rights"), and the Plan has agreed to the request, the Plan will send mail as provided by the request for Restrictions or Confidential Communications.

Authorizations. Other uses or disclosures of your PHI not described above will only be made with your written authorization. You may revoke written authorization at any time, as long as the revocation is in writing. Once we receive your written revocation, it will only be effective for future uses and disclosures. It will not be effective for any information that may have been used or disclosed in reliance upon the written authorization and prior to receiving your written revocation.

Section 9. Your Rights
You have the following rights regarding PHI that the Plan maintains about you:

Right to Inspect and Copy. You have the right to inspect and copy PHI that may be used to make decisions about your Plan benefits. To inspect and copy PHI that may be used to make decisions about you, you must submit your request in writing to the
Contact Person listed above. If you request a copy of the information, you may be charged a fee for the costs of copying, mailing or other supplies associated with your request. To the extent required under the Health Information Technology for Economic and Clinical Health Act which is part of the American Recovery and Reinvestment Act of 2009 and related regulations issued thereunder (collectively referred to as "HITECH"), on and after February 17, 2010, if the Plan uses or maintains an electronic health record of your PHI, you shall have the right to obtain from the Plan, upon written request, a copy of such information in an electronic format, and, if you choose, to direct the Plan to transmit such copy to an entity or person designated by you, provided that any such choice is clear, conspicuous and specific.

The Plan may deny your request to inspect and copy PHI in certain very limited circumstances. If you are denied access to PHI, you may request that the denial be reviewed by submitting a written request to the Contact Person listed above.

**Right to Amend.** If you believe that PHI the Plan has about you is incorrect or incomplete, you may ask us to amend the information. You have the right to request an amendment for as long as the information is kept by or for the Plan.

To request an amendment, your request must be made in writing and submitted to the Contact Person listed above. In addition, you must provide the reason that supports your request.

The Plan may deny your request for an amendment if it is not in writing or does not include a reason to support the request. In addition, the Plan may deny your request if you ask us to amend information that:

- Is not part of the PHI kept by or for the Plan;
- Was not created by the Plan, unless the person or entity that created the information is no longer available to make the amendment;
- Is not part of the information which you would be permitted to inspect and copy; or
- Is already accurate and complete.

If the Plan denies your request, you have the right to file a statement of disagreement with the Plan and any future disclosure of the disputed information will include your statement. File this statement with the Contact Person listed above.

**Right to an Accounting of Disclosures.** You have the right to request an "accounting" of certain disclosures of your PHI. The accounting generally will not include (1) disclosures made for purposes of treatment, payment or health care operations, (2) disclosures made to you, (3) disclosures made pursuant to your authorization, (4) disclosures made to friends or family in your presence or because of an emergency, (5) disclosures for national security purposes, and (6) disclosures incidental to otherwise permissible disclosures. However, to the extent required under HITECH, certain disclosures to carry out treatment, payment or health care operations which are maintained in electronic health records may need to be included in the accounting of disclosures beginning on the effective date set forth in HITECH (please call the Contact Person if you would like additional information regarding such accounting rights under the applicable guidance).

To request this list of accounting of disclosures, you must submit your request, in writing, to the Contact Person listed above. Your request must state a time period which may not be longer than six years and may not include dates before April 1, 2004. Your request should indicate in what form you want the list (for example, paper or electronic). The first list you request within a 12 month period will be free. For additional lists, the Plan may charge you for the costs of providing the list. The Plan will notify you of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

**Right to Request Restrictions.** You have the right to request a restriction or limitation on the PHI the Plan uses or discloses about you for treatment, payment, or health care operations. You also have the right to request a limit on the PHI the Plan discloses about you to someone who is involved in your care or the payment for your care, such as a family member or friend. For example, you could ask that we not use or disclose information about a surgery you had.

The Plan is not required to agree to your request, except in limited case of self-payment. Effective on and after February 17, 2010, your request for restriction is required to be honored to the extent required by HITECH when the disclosure is to a group health plan for purposes of carrying out payment or health care operations (and is not for purposes of carrying out treatment) and the PHI pertains solely to a health care item or service for which the health care provider has been paid out-of-pocket in full by you.

To request restrictions, you must make your request in writing to the Contact Person listed above. In your request, you must tell us (1) what information you want to limit; (2) whether you want to limit our use, disclosure or both; and (3) to whom you want the limits to apply, for example, disclosures to your spouse.

**Right to Request Confidential Communications.** You have the right to request that the Plan communicate with you about medical matters in a certain way or at a certain location. For example, you can ask that we only contact you at work or by mail.
To request confidential communications, you must make your request in writing to the Contact Person listed above. The Plan will not ask you the reason for your request. The Plan will accommodate all reasonable requests if you clearly provide information that the disclosure of all or part of your PHI could endanger you. Your request must specify how or where you wish to be contacted.

Right to be Notified of a Breach. You have the right to be notified in the event that we (or a Business Associate) discover a breach of unsecured PHI.

Right to a Paper Copy of This Notice. You have the right to a paper copy of this Notice. You may ask the Plan to give you a copy of this Notice at any time. Even if you have agreed to receive this Notice electronically, you are still entitled to a paper copy of this Notice.

To obtain a paper copy of this Notice, contact the Contact Person listed above.

Section 10. Changes to This Notice

The Plan reserves the right to change the terms of this Notice and to make new provisions regarding your protected health information that the Plan maintains, as allowed or required by law. The Plan reserves the right to make the revised or changed Notice effective for PHI the Plan already has about you as well as any information the Plan receives in the future. If the Plan makes any material change to this Notice, you will be provided with a copy of a revised Notice of Privacy Practices either by mail or electronically.

Section 11. Complaints

If you believe your privacy rights have been violated, you may file a complaint with the Plan or with the Office of Civil Rights. Complaints to the Plan must be submitted in writing to the Contact Person listed above.

A complaint to the Office of Civil Rights should be sent to Office for Civil Rights, U.S. Department of Health & Human Services, 233 N. Michigan Ave. - Suite 240, Chicago, IL 60601, (312) 886-2359; (312) 353-5693 (TDD), (312) 886-1807 (fax).

You also may visit OCR's website at: http://www.hhs.gov/ocr/privacyhowtofile.htm for more information.

You will not be penalized, or in any other way retaliated against, for filing a complaint with the Plan or the Office of Civil Rights.