

## DEPENDENT CHANGES

In the event of:	Medical and Dental	Flexible Spending Plan	Retirement	Life and AD&D Insurance	Personal Information
<b>Birth of a child, adoption or a child is placed with you for adoption</b>	<ul style="list-style-type: none"> <li>Add the child to your coverage within 90 days.*</li> <li>If you're not covered, enroll yourself and your new child within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>Enroll in the health care or dependent care FSA within 30 days.**</li> <li>Increase or decrease your FSA contributions within 30 days.**</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>If you already have dependent life and/or child AD&amp;D coverage, your new child is covered automatically.</li> <li>If you don't have dependent life, purchase high or low option coverage within 30 days. If you miss the 30-day deadline, you can elect the low option only.</li> <li>If you don't have child AD&amp;D, purchase it any time (as long as you have AD&amp;D coverage for yourself).</li> </ul>	<ul style="list-style-type: none"> <li>Log onto My HR Tools to update any changes in address, direct deposit (payroll), Form W-4 or emergency contact.</li> </ul>
<b>Dependent work change</b>	<ul style="list-style-type: none"> <li>Add or delete your dependent from coverage within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>Enroll in the health care FSA or dependent care FSA within 30 days.**</li> <li>Increase or decrease your FSA contributions within 30 days.**</li> </ul>	N/A	N/A	N/A
<b>Loss of dependent eligibility (i.e., reaching age limit)</b>	<ul style="list-style-type: none"> <li>Remove your ineligible dependent from coverage within 30 days.</li> <li>If eligible, your dependent can elect COBRA coverage within 65 days.</li> </ul>	N/A	<ul style="list-style-type: none"> <li>Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>Remove your ineligible dependent from dependent life coverage.</li> <li>If applicable, cancel dependent life, spouse AD&amp;D and/or child AD&amp;D coverage.</li> </ul>	<ul style="list-style-type: none"> <li>Log onto My HR Tools to update any changes in marital status, address, direct deposit (payroll), Form W-4 or emergency contact.</li> </ul>

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# STATUS CHANGES

In the event of:	Medical and Dental	Flexible Spending Plan	Retirement	Life and AD&D Insurance	Personal Information
<b>Death of an enrolled dependent</b>	<ul style="list-style-type: none"> <li>Remove your dependent from coverage within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>Decrease your health care and/or dependent care FSA contributions within 30 days.**</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>Remove your ineligible dependent from dependent life coverage.</li> <li>If applicable, cancel dependent life, spouse AD&amp;D and/or child AD&amp;D coverage.</li> </ul>	<ul style="list-style-type: none"> <li>Log onto My HR Tools to update any changes in marital status, address, direct deposit (payroll), Form W-4 or emergency contact.</li> </ul>

\* If you don't add the child within 90 days, they will be covered for the first 31 calendar days only, and you'll have to wait until the next annual enrollment period to add him or her to your coverage.

\*\* Your new FSA contribution amount must be consistent with the status change event. For instance, if your spouse lost her job and her medical coverage through that employer, you could add her to your coverage and increase your health care FSA contribution. Or if she started a new job and you now require day care for your child, you could enroll in or increase your contribution to the dependent care FSA.

## RELATIONSHIP CHANGES

In the event of:	Medical and Dental	Flexible Spending Plan	Retirement	Life and AD&D Insurance	Personal Information
<b>Marriage</b>	<ul style="list-style-type: none"> <li>• Add your spouse and his/her eligible children within 30 days.</li> <li>• Cancel your coverage (if you're enrolling in your spouse's plan) within 30 days.</li> <li>• If you're not covered, enroll yourself, your spouse and his/her eligible children within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll in the health care FSA or dependent care FSA within 30 days.*</li> <li>• Increase or decrease your FSA contributions within 30 days.*</li> </ul>	<ul style="list-style-type: none"> <li>• Update your beneficiary designations.</li> <li>• Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>• Update your beneficiary designations.</li> <li>• If you already have dependent life coverage, your new spouse is covered automatically.</li> <li>• If you don't have dependent life, purchase high or low option coverage within 30 days. If you miss the 30-day deadline, you can elect the low option only.</li> <li>• Purchase spouse AD&amp;D coverage any time (as long as you have AD&amp;D coverage for yourself).</li> </ul>	<ul style="list-style-type: none"> <li>• Log onto My HR Tools to update any changes in marital status, address, direct deposit (payroll), Form W-4 or emergency contact.</li> <li>• If your name changes, call HR Connections at 1-855-480-6634. You will need a passport or Social Security card with your new name to verify your Form I-9 information in person with an HR Representative.</li> </ul>
<b>New domestic partnership</b>	<ul style="list-style-type: none"> <li>• Add your domestic partner and his/her eligible children within 30 days.</li> <li>• Cancel your coverage (if you're enrolling in your domestic partner's plan) within 30 days.</li> <li>• If you're not covered, enroll yourself, your domestic partner and his/her eligible children within 30 days.</li> </ul>	<ul style="list-style-type: none"> <li>• Enroll in the health care FSA within 30 days.*</li> <li>• Increase or decrease your health care FSA contributions within 30 days.*</li> </ul> <p><i>Note: Domestic partners and their children are not eligible for dependent care FSA coverage, unless they specifically meet the definition of eligible dependents.</i></p>	<ul style="list-style-type: none"> <li>• Update your beneficiary designations.</li> <li>• Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>• Update your beneficiary designations.</li> </ul> <p><i>Note: Domestic partners and their children are not eligible for dependent life or AD&amp;D insurance.</i></p>	<ul style="list-style-type: none"> <li>• Log onto My HR Tools to update any changes in marital status, address, direct deposit (payroll), Form W-4 or emergency contact.</li> <li>• If your name changes, call HR Connections at 1-855-480-6634. You will need a passport or Social Security card with your new name to verify your Form I-9 information in person with an HR Representative.</li> </ul>

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# STATUS CHANGES

In the event of:	Medical and Dental	Flexible Spending Plan	Retirement	Life and AD&D Insurance	Personal Information
<b>Divorce/legal separation</b>	<ul style="list-style-type: none"> <li>Remove your ineligible spouse from coverage within 30 days.</li> <li>If eligible, your former spouse can elect COBRA coverage within 65 days.</li> </ul>	<ul style="list-style-type: none"> <li>Enroll in the health care FSA or dependent care FSA within 30 days.*</li> <li>Increase or decrease your FSA contributions within 30 days.*</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>If you have dependent life coverage for your eligible children, remove your ineligible spouse from dependent life coverage.</li> <li>If you do not have dependent children, cancel dependent life coverage.</li> <li>Cancel spouse AD&amp;D coverage.</li> </ul>	<ul style="list-style-type: none"> <li>Log onto My HR Tools to update any changes in marital status, address, direct deposit (payroll), Form W-4 or emergency contact.</li> <li>If your name changes, call HR Connections at 1-855-480-6634. You will need a passport or Social Security card with your new name to verify your Form I-9 information in person with an HR Representative.</li> </ul>
<b>Ending domestic partnership</b>	<ul style="list-style-type: none"> <li>Remove your ineligible domestic partner from coverage within 30 days.</li> <li>If eligible, your former domestic partner can elect COBRA coverage within 65 days.</li> </ul>	N/A	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> <li>Change your Savings Plan contributions at <a href="http://www.vanguard.com">www.vanguard.com</a> or by calling (800) 523-1188.</li> </ul>	<ul style="list-style-type: none"> <li>Update your beneficiary designations.</li> </ul> <p><i>Note: Domestic partners and their children are not eligible for dependent life or AD&amp;D insurance.</i></p>	<ul style="list-style-type: none"> <li>Log onto My HR Tools to update any changes in marital status, address, direct deposit (payroll), Form W-4 or emergency contact.</li> <li>If your name changes, call HR Connections at 1-855-480-6634. You will need a passport or Social Security card with your new name to verify your Form I-9 information in person with an HR Representative.</li> </ul>

\* Your new FSA contribution amount must be consistent with the status change event. For instance, if you get married, you could increase your health care FSA to cover your new spouse's out-of-pocket health care expenses. Or if you get divorced, you could decrease your dependent care FSA contribution if you no longer have day care expenses for a child who doesn't live with you.