ENROLLMENT NOTICES AND RIGHTS

WOMAN'S HEALTH AND CANCER RIGHTS ACT ENROLLMENT NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

• All states of reconstruction of the breast on which the mastectomy was performed;

• surgery and reconstruction of the other breast to produce a symmetrical appearance;

• prostheses; and

• treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Plan.

NOTICE OF SPECIAL ENROLLMENT RIGHTS

Under a federal law known as HIPAA, you and your eligible dependents may have the right to enroll in the Plan's Medical benefits if you (or an eligible dependent) experiences one of the events described under the heading "Special Enrollment Rights Under Federal Law."

SPECIAL ENROLLMENT RIGHTS UNDER FEDERAL LAW

As a general rule, once you have made an election for a Plan year (e.g., at Open Enrollment or upon initial eligibility), you cannot change it. Exceptions are permitted if you incur a "Qualified Change in Family Status", you report the event in Workday. In addition to the change-in-status elections available under the plan, you and your dependents have special enrollment rights under federal law in the following circumstances:

Loss of Other Health Plan Coverage

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in the Plan if you or an eligible dependent loses eligibility for that other coverage, or if the employer stops contributing towards your or your dependent's other coverage.

Important: *To be eligible for this special enrollment opportunity, you must request enrollment within* ***60 days*** *after your or your dependents' other coverage ends, or after the employer stops contributing towards the other coverage.*

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption

If you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your new dependent.

Important: *To be eligible for this special enrollment opportunity, you must request enrollment within* ***60 days*** *after the marriage, birth, adoption or placement for adoption.*

Loss of Medicaid or State Children's Health Insurance Coverage

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in the Plan if you or your dependents lose eligibility for that other coverage. Your loss of eligibility must be for reasons other than nonpayment of premiums or fraud.

Important: *In the event of the loss of enrollment in either program, you must request enrollment within* ***60 days*** *of the loss of eligibility*

Eligibility for State Premium Subsidy Assistance

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under the Plan, you may be able to enroll yourself and your dependents in the Plan.

Important: *You must request enrollment in the Plan within* ***60 days*** *after the determination of eligibility for state assistance.*