

Sound Health & Wellness Trust Eligible Dependent Children Definition

Effective April 1, 2011, the Plan is expanding the definition of eligible children to include some children up to age 26. Accordingly, the definition of eligible dependent children in your Summary Plan Description benefit plan booklet is revised to read as follows:

- I. Your eligible dependent children are your children under age 26 who are your:
 - Natural children
 - Stepchildren
 - Adopted children
 - Children placed with you for adoption
 - Foster children

These children do not have to depend on you for support, do not have to attend school full time, and can be married.

A child is considered placed with you for adoption if you have a legal obligation for total or partial support in anticipation of adopting.

A foster child is one placed by an authorized placement agency or by judgment, decree, or other court order.

- II. Your eligible dependent children also include your unmarried children up to age 19 who are dependent on you for support and are:
 - Children for whom you are legal guardian
 - Children for whom you have a legal obligation to support
 - Children of same sex domestic partners

In addition, these same dependent children, age 19 until their 24th birthday, who attend an accredited educational institution of higher learning on a full time basis (as defined by the institution) and otherwise meet the requirements in the three preceding bullets are also eligible. These children must be enrolled in both spring and fall quarters/semesters to continue coverage during the summer. You need to contact the Trust Office every three months to update full-time student status for these children between ages 19 and 24. An accredited educational institution of higher learning is one accredited by an organization recognized by the Council of Higher Education Accreditation and/or the U.S. Department of Education.

Children are considered dependent on you for support if claimed as dependents on your, your spouse's (or former spouse's) or your same sex domestic partner's federal income tax return.

- III. If your otherwise eligible unmarried dependent child reaches the applicable limiting age shown above in Section I or II while covered by this plan and is incapable of self-sustaining employment at that time because of mental or physical handicap, their coverage may be continued. You must provide proof of the incapacity and dependency to the Trust Office within 31 days after the child reaches the limiting age. You may be required to verify the incapacity and dependency from time to time.
- IV. For other than your natural children, you must provide the Trust Office with copies of court papers or other official court documents demonstrating your legal relationship with or obligation to support the child.

Under federal law, the plan also provides medical, dental and vision benefits to certain dependent children (called alternate recipients) if directed to do so by a Qualified Medical Child Support Order (QMCSO) issued by a court or state agency of competent jurisdiction. You and your dependents may obtain a copy of the plan's procedures for processing QMCSOs, without charge, from the Trust office.

Important: If you do not enroll your dependents when they are first eligible or within 60 days of their becoming your dependent, you must wait until the next open enrollment period to enroll your dependents. Also, if you do not notify the Trust Office within 60 days of a change in a dependent's status, they will lose their ability to elect COBRA coverage. In addition, any employee premium changes due to family status changes will be adjusted only from the date that the Trust Office is notified of the family status change.