



**HEALTH BENEFITS PLAN
SUMMARY OF MATERIAL MODIFICATIONS
EFFECTIVE JUNE 1, 2010**

Please note the following changes to your health/dental benefit coverages concerning the new eligibility requirements for your dependents.

Effective June 1, 2010, your eligible dependents are:

- Your spouse (of the opposite sex);
- A married or unmarried child up to age 26; and,
- An unmarried, incapacitated child who (1) is age 26 and over; (2) is not able to support himself; and (3) depends on you for support, if the incapacity occurred before age 26.

The child may be the employee's natural child; stepchild; legally adopted child; child placed for adoption; or, other child for whom the employee has permanent legal custody. However, the child is not eligible for coverage if he or she is eligible for any other employer-sponsored health plan coverage other than his parents' coverage.

A grandchild is only eligible if he or she meets all of the following guidelines: (1) under 26 years of age; (2) unmarried; (3) depends on the employee for over one-half support; (4) resides in the same household full time with the employee in a parent-child relationship; and (5) is not employed on a regular full-time basis. If the parent of the grandchild is covered under the plan, the grandchild may not be covered by the employee's contract unless the grandchild has been adopted by the grandparents.