

## **Health Benefits Plan Summary of Material Modifications Effective September 1, 2008**

Please note the following changes to your benefit booklet concerning the new eligibility requirements for your dependents.

Effective September 1, 2008, your eligible dependents are:

- Your spouse (of the opposite sex);
- An unmarried child under age 18;
- An unmarried child age 18 up to 25 who depends on you for over one-half support; and,
- An incapacitated child who is not able to support himself and who depends on you for support, if the incapacity occurred before age 18 (or before age 25 when the child was dependent on you for over one-half support).

The child may be the employee's natural child; stepchild residing in the household of the eligible employee; legally adopted child; child placed for adoption; or, other unmarried child for whom the employee has permanent legal custody and who depends solely on the employee for support and regularly and permanently resides with the employee in a parent-child relationship.

A grandchild is only eligible if he or she meets all of the following guidelines: (1) under 18 years of age; (2) unmarried; (3) depends on you for over one-half support; (4) resides in the same household full time with you in a parent-child relationship; and (5) is not employed on a regular full-time basis. If the grandchild is covered under the plan, the grandchild's parent may not be covered by the employee's contract unless the grandchild has been adopted by the grandparents and the parent meets all of the other conditions to be covered as a dependent. A grandchild may continue coverage under the plan up to age 25 if unmarried and depends upon you for over one-half support.

In all cases, the child must also qualify as your dependent for purposes of Sections 105 and 106 of the Internal Revenue Code. For more information about this, see Internal Revenue Service Publication 502, which can be obtained over the Internet at [www.irs.gov/publications](http://www.irs.gov/publications).



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