

Eligibility Criteria – Hanford Employee Welfare Trust (HEWT)-Sponsored Health Plans
(Medical/Vision and Dental)

Employee

You are eligible to enroll for the HEWT-sponsored health plans, medical/vision and dental, if:

1. you are a regular full-time or part-time employee of the Company that is a sponsor of the HEWT, and
2. you are in a job category to which these benefits are offered, and
3. you have a regular work schedule of at least 20 hours per week, and
4. you meet other eligibility requirements as outlined herein.

Temporary and hourly employees are not eligible.

Dependents

Your eligible dependents include:

1. *your legal spouse*, as recognized by Washington State law, unless he or she is enrolled in one of the HEWT-sponsored medical/vision and dental plans.
2. *your unmarried children*, under age 23, that you provide over 50 percent of their support and maintenance, provided they are not:
 - (a) in the active military service; or
 - (b) employed full-time; or
 - (c) eligible for any other group health benefits through their employer.

The term *children* means: natural children, legally adopted children, stepchildren who reside in your home, and other children where the employee or spouse has legal guardianship, custody, or conservatorship evidenced by a court order.

Your dependents are covered from the date they join your family by reason of the definitions as stated above. However, you must formally add them as covered dependents within 31 days of the event. Contact Benefits Administration at *Benefits – HEWT (externally at Benefits - HEWT@rl.gov) or send documentation to Benefits at H2-23 (externally at Fluor Hanford, Inc., PO Box 1000, H2-23, Richland, WA 99352) in order to ensure coverage. Special rules apply to newborn or adopted children: 1) A newborn or adopted newborn dependent is automatically covered for 21 days following birth; 2) A newborn or adopted child may be enrolled retroactively within 60 days following date of birth or placement for adoption; 3) If no additional premium is required, enrollment is not required as a condition of coverage, but claim reimbursement may be delayed until enrollment is completed.

Under the following circumstances, HEWT-sponsored health coverage can be continued upon reaching age 23 if:

1. the child is a full-time student, as defined below:
 - (a) A full-time student is a person who is enrolled in and attending, full-time, a recognized course of study or training at one of the following:
 - an accredited high school;
 - an accredited college or university;
 - a licensed vocational school, technical school, beautician school, automotive school, or similar training school.
 - Full-time student status is determined in accordance with the standards set forth by the educational institution. Full-time student status ceases upon graduation or if you are no longer enrolled and attending on a full-time basis. Full-time student status continues during periods of regular vacation.
2. the child is not able to be self-supporting by reason of mental retardation or a physical handicap, provided:
 - (a) the handicap existed before age 23, and
 - (b) the child was covered as a dependent prior to reaching age 23, and
 - (c) the child is principally dependent on you for support, and
 - (d) proof of the child's condition and dependence is submitted prior to the date coverage would otherwise have ended.

Eligibility Criteria (Contd.)

We may require that the child be examined by a physician chosen by us at our cost. You may be required to continue to provide proof that the child meets the conditions of incapacity and dependency. If you do not provide proof of the child's incapacity and dependency within 30 days of request, coverage for the child will end.

Under no circumstances can coverage for dependent children be added or reinstated after age 23.

Other Eligibility Rules

No one can be covered more than once in a HEWT-sponsored medical/vision and dental plan. For example, an individual cannot enroll as an employee, retiree, or COBRA participant, and also be covered as a dependent of another employee, retiree, or COBRA participant.

No one can be covered as a dependent child of more than one HEWT-eligible participant.

When can you enroll?

Eligible employees and their dependents can enroll:

1. at the time the employee is hired, to be effective the date of hire;
2. within 31 days of first becoming eligible, such as a life event (marriage, birth, adoption, custody, etc.); effective the date of the life event; or
3. during the annual benefits open enrollment. Coverage for eligible employees and dependents begins on January 1 of the following calendar year.

Points of Contact:

Help Line: 1-509-376-6962
Internal email: *Benefits – HEWT
External email: Benefits_-_HEWT@rl.gov
Benefits Reps: 376-4388 – 376-4047 – 372-8284

Please Note!

It is extremely important to contact Benefits Administration to obtain forms and documentation for life events. This ensures appropriate coverage for dependents. In the case of adding dependents (marriage, new child), or dropping dependents (eligible dependents lose coverage due to age, marriage, divorce), a packet is prepared that must be completed within 31 days of the qualifying event and returned to Benefits Administration to ensure proper coverage.

Please verify that your current dependents are eligible in our system by going to the HR Homepage at <http://apweb02.rl.gov/rapidweb/phmc/hrweb>, click on "Employee Self Service," enter your HID number and HLAN Password, click on "Current Benefits" to review your current coverage and dependents. If you find an error, follow the instructions to add or drop a dependent. *Keep in mind you may have to wait until Open Enrollment to add dependents for coverage if more than 31 days have passed since the life event.*

When an ineligible dependent's coverage is cancelled retroactively, the employee will not receive a refund of contribution for the ineligible timeframe. The employee may be responsible for the cost of services provided during that time. The employee is responsible to provide accurate information on dependents, and remove them when they are no longer eligible.

Disqualification for Benefits

Your eligibility to participate in the applicable Plans will end:

- in accordance with the terms of the applicable Summary Plan Description (SPD);
- when the Plan is discontinued or terminated;
- when you fail to make any required contribution;
- when you are no longer working in an eligible class;
- for an enrolled dependent, when he or she no longer meets the requirements to remain an eligible dependent;
- as a result of material misrepresentation, fraud, or omission of information in order to obtain coverage for a participant or others.

Eligibility Criteria (Contd.)

Continued health coverage may be available under provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) to employees, dependents and former spouses who lose group coverage for reasons including termination or death of the employee, loss of eligibility by a dependent child, or divorce. In the case of divorce and loss of dependent eligibility, COBRA continuation coverage can continue up to 36 months as long as he or she continues to be eligible and pays the required premium.

However, to be eligible for COBRA continuation coverage, the employee or qualified beneficiary that is losing coverage must notify the HEWT Plan Administrator within 60 days of the employee's divorce, or an enrolled dependent's loss of eligibility as an enrolled dependent.

The above reflects rules for eligibility for HEWT-sponsored health plans that are currently in effect. Eligibility rules comply with the provisions of the Health Insurance Portability and Accountability Act (HIPAA). Plan coverage provisions, contribution rates and eligibility requirements are subject to change. These eligibility provisions may be different from the certificate of coverage. In those cases, the above rules apply.

For detailed information on your benefits, go to the HR Homepage at <http://www7.rl.gov/rapidweb/HRWEB/index.cfm> and click on "Employee Self Service," enter your HID number and HLAN Password and click on "Current Benefits."

***HEWT-sponsoring employers:**

- * Advanced Technologies and Laboratories International, Inc.
- * American Electric, Inc.
- * CH2MHILL Hanford Group, Inc.
- * Eberline Services Hanford, Inc.
- * Energy Northwest
- * EnergySolutions Federal Services of Hanford, Inc.
- * Fluor Hanford, Inc.
- * Johnson Controls, Inc.
- * Numatec Hanford Corporation
- * Parsons Hanford Fabricators, Inc.
- Washington Closure Hanford, Inc.