

## **Dependent Eligibility Criteria - Under and Over Age 65 Retirees**

### Under Age 65 Retiree Dependent Eligibility Criteria

Eligible dependents include:

- Your legal **spouse** (as recognized by Washington State laws), unless he or she is enrolled in one of the Plans as an employee or retiree.
- An **unmarried child or children**, as defined below:
  - a stepchild residing in your home, and primarily dependent upon you for support and maintenance,
  - a legally adopted child,
  - a child placed for adoption,
  - a child for whom legal guardianship, custody, or conservatorship has been awarded to you or your spouse,
  - not regularly employed on a full-time basis, and
  - primarily dependent upon you for support and maintenance,
  - under the age of 23;
  - 23 or more years old, coverage can be continued if the child is a full-time student, as defined below:
    - √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 as 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.
  - 23 or more years old, coverage can be continued if the child is not able to be self-supporting by reason of mental retardation or a physical handicap, provided:
    - √the handicap existed before age 23, and
    - √the child was covered as a dependent prior to reaching age 23, and
    - √the child is principally dependent on you for support, and
    - √proof of the child's condition and dependence is submitted prior to the date coverage would otherwise have ended.
    - √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.

A child will cease to be a dependent upon their marriage, enlistment in the military service, full-time employment with another company, or if they are eligible for any other group medical plan.

### **You Must Give Notice of Some Qualifying Events**

For the other qualifying events (divorce or legal separation of the employee and spouse or a **dependent child losing eligibility for coverage as a dependent child**), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Benefits Administration, Attn: COBRA Administrator, Fluor Hanford, Inc., PO Box 1000, H2-23, Richland, WA 99352-1000.

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## Dependent Eligibility Criteria - Under and Over Age 65 Retirees (Continued)

### Over Age 65 Retiree Dependent Eligibility Criteria

Eligible dependents include:

- Your legal **spouse** (as recognized by Washington State laws), unless he or she is enrolled in one of the Plans as an employee or retiree.
- An **unmarried child or children**, as defined below:
  - 23 or more years old, coverage can be continued if the child is not able to be self-supporting by reason of mental retardation or a physical handicap, provided:
    - √the handicap existed before age 23, and
    - √the child was covered as a dependent prior to reaching age 23, and
    - √the child is principally dependent on you for support, and
    - √proof of the child's condition and dependence is submitted prior to the date coverage would otherwise have ended.
    - √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.

### You Must Give Notice of Some Qualifying Events

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: **Benefits Administration, Attn: COBRA Administrator, Fluor Hanford, Inc., PO Box 1000, H2-23, Richland, WA 99352-1000.**

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