ENROLLMENT

Review Your Benefit Options Read this Benefits Guide and the other benefit materials thoroughly – they describe the McAfee & Taft Health Plus benefits program.

Enrollment Deadlines
Consider your choices carefully and enroll before the deadlines

- **New Full-Time Employees**
  You must enroll within 30 days from your date of hire.
- **Annual Open Enrollment**
  Once you enroll, you cannot change your benefit choices during the year, unless you have a qualifying event.

Prepare

- Have Social Security numbers and birthdates for you and your family ready
- Know what other insurance or coverage you and your family have
- Decide who you want listed as your life insurance and retirement plan beneficiaries

Be Alert
Review your first paycheck after your benefits effective date in order to confirm your payroll deductions are correct. Report any payroll discrepancies immediately to the Human Resources Department.

ELIGIBILITY

Employees

Employees are eligible to enroll in the McAfee & Taft HealthPlus benefit plans when they are full-time (generally working 30 or more hours per week). Employees are eligible to participate according to the following schedule:

- **Medical, Prescription, Dental, Vision:** Date of hire
- **Flexible Spending Accounts:** 1st of month following 30 days of employment
- **Life and AD&D Insurance:** 1st of month following 6 months of employment
- **401(k) Retirement:** 1st of January/1st of July after 1 year of employment
- **Long-Term Disability:** 1st of the month following date of hire

Dependents

In most cases, you may also cover your eligible dependents, including:

- **SPOUSE**: An eligible spouse is an employee's legal spouse who has met all of the requirements of a valid marriage contract.
- **CHILDREN:**
  - Eligible children under the age 26
    - "Children" are defined as: 1) your natural children; 2) stepchildren; 3) legally adopted children; 4) children under your legal guardianship. If your child is no longer eligible, you must notify Human Resources. A child up to age 26 may be considered an eligible dependent, regardless of eligibility for other coverage. *Coverage will terminate at end of the month which 26th birthday occurs.*
  - Physically or mentally disabled children
    - Of any age who are incapable of self-support
    - Disability must have occurred prior to age 25 (proof of disability may be requested)

CHANGE IN FAMILY STATUS

To add or drop a spouse or child to your benefit coverage, you must notify McAfee & Taft's HR Department by completing and returning a McAfee & Taft Health Plus Enrollment/Change Form and any other applicable forms within 30 days of the marriage/birth/adoption/divorce/change.

- Marriage or divorce
- Birth*, adoption (or placement for adoption), Guardianship, Stepchildren
- Death of a spouse and/or dependent
- Your change in employment, from eligible to ineligible status or vice-versa
- Your spouse's loss/gain of coverage due to a change in their employment status or employer's open enrollment
- Your dependent's loss of eligibility because he/she has reached age 26
- Any other change that is permissible under IRS regulations and rulings as determined by McAfee & Taft

Newborns are NOT added automatically to your medical coverage. You must notify the Human Resources Department and provide proof of dependency within 31 days of date of birth.