Eligibility

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Cigna HDHP</th>
<th>Kaiser Permanente HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All employees who:</td>
<td>UCAR employees who are in a Kaiser Permanente service area, including some areas of Colorado, Mid-Atlantic Region, Wyoming, Hawaii and parts of California</td>
</tr>
<tr>
<td></td>
<td>(1) are employees of UCAR; and</td>
<td>(1) are employees of UCAR; and</td>
</tr>
<tr>
<td></td>
<td>(2) are classified as regular, full-time and part-time; term, full-time and part-time; term, post-doctoral</td>
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</tr>
<tr>
<td></td>
<td>UCAR retirees under age 65</td>
<td>UCAR retirees under age 65</td>
</tr>
<tr>
<td></td>
<td>COBRA participants</td>
<td>COBRA participants</td>
</tr>
<tr>
<td></td>
<td>Employees receiving long-term disability benefits</td>
<td>Employees receiving long-term disability benefits</td>
</tr>
<tr>
<td></td>
<td>Employees on certain types of leaves of absence</td>
<td>Employees on certain types of leaves of absence</td>
</tr>
<tr>
<td></td>
<td>Not available in Hawaii</td>
<td>Not available in Hawaii</td>
</tr>
<tr>
<td></td>
<td>Your Spouse/Domestic Partner</td>
<td>Your Spouse/Domestic Partner</td>
</tr>
</tbody>
</table>

Dependent Child Age Limitations
- You may cover dependent children up to their 26th birthday.

Covering Your Dependents
UCAR offers four coverage tiers for you and your eligible dependents:
- Employee Only
- Employee + Spouse/Domestic Partner
- Employee + Child(ren)
- Employee + Family

If you cover dependents under any plan, they may be enrolled only in the same option you select for yourself. Dependents may be on the plan up to their 26th birthday.

Changing Your Elections
All of the benefit choices you make for 2016, including dependent coverage, Flexible Spending Accounts and Health Savings Account contributions, will be effective for the entire calendar year.

Choose your elections carefully since you can only make changes during UCAR’s annual Open Enrollment, unless you experience a qualifying work or family status change, including:
- Marriage
- Legal separation
- Divorce
- Birth of a child or adoption
- Death of a dependent
- Loss of a spouse’s coverage through their employer

If you need to make a benefit change during the year, you must notify Human Resources within 30 days of the qualifying event. The benefit change must be consistent with the qualifying event.

Unless you have a qualifying change in work or family status, you may not make changes to your elections and you must continue to pay for any coverage you elect until the end of the calendar year.

Declining Coverage
Are you eligible for coverage on your spouse’s or domestic partner’s plan? You may find this a more cost-effective solution for your situation.

You are not required to elect coverage in your UCAR benefits. If you choose not to enroll, mark the “Medical Declined” box and “Dental Declined” box in the Connect New Hire website.

Tax on Domestic Partner Benefits
Per IRS rulings, the value of a domestic partner’s health coverage is considered income to the employee participant. Accordingly, if you’ve elected domestic partner benefits, UCAR will pay and report the income tax withholding, the employer and employee portions of FICA tax, and FUTA tax that may result from the participant’s election of domestic partner coverage.