

Selecting the Right Coverage

Regional Health wants you to make good personal choices from the benefits package we are offering you and your family. Here are some things to keep in mind:

- Gather information to help you make informed decisions, such as information about your spouse's benefit plans or any other insurance plans you may have.
- Read this entire Benefit Guide.
- Review your coverage options, make notes and write down questions. It's important to understand the plan you choose. For answers to your questions and additional information please contact your local Human Resources department.
- Be sure you make your selections as soon as possible by enrolling via the WorkPlace Solutions website www.wpsenroll.com or calling the WorkPlace Solutions call center at 800-227-9985 within 30 days of your date of hire.

Changing Your Benefit Selections

Normally when you enroll in your benefits you are not able to change them until the next open enrollment period. However, the Internal Revenue Service (IRS) will allow you to change some benefit elections during the year if you have a "qualified life event." For examples of qualifying events, please refer to the qualified life event chart on page 7.

Your specific life event will determine what benefit changes you can make.

Once a qualified life event occurs, you have 30 days (except for birth of a child or adoption you have 60 days) from the date of the event to contact Human Resources and make any changes via the WorkPlace Solutions website. For questions please contact your local Human Resources department. If you do not make changes within the number of days specified above, you will not be allowed to alter your benefit options or add or drop covered dependents until the next open enrollment period.