

DEPENDENT CHILDREN BY BIRTH, MARRIAGE, ADOPTION, LEGAL GUARDIANSHIP OR QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO)

Dependent children are eligible for coverage under the Plan through the end of the calendar year in which they turn 19, provided they meet all of the following criteria:

1. They are unmarried.
2. They are the natural, legally adopted or court appointed children of either you and/or your legal spouse (a legal spouse is a person who is legally married to you under applicable State and Federal law and who the IRS recognizes as your spouse for income tax purpose; a spouse by common law marriage is not considered your legal spouse for Plan purposes).
3. They are not otherwise covered under the Plan or any other group health plan offered by the Employer.
4. They either:
 - have the same principal place of abode as you for more than half of the taxable year, and they do not provide more than half of their own support for the taxable year (a “qualifying child”); or
 - have gross income for the taxable year, which is less than the exemption amount under Code Section 151(d) (\$3,650 for 2009), you provide over half of their support, and they are not anyone else’s qualifying child.

DEPENDENT CHILDREN BY BIRTH, MARRIAGE, ADOPTION, LEGAL GUARDIANSHIP OR QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO) (Continued)

Dependent children are eligible for coverage under the Plan through the end of the calendar year in which they turn age 24, provided they meet all of the following criteria:

1. They are unmarried.
2. They are the natural, legally adopted or court appointed children of either you and/or your legal spouse (a legal spouse is a person who is legally married to you under applicable State and Federal law and who the IRS recognizes as your spouse for income tax purpose; a spouse by common law marriage is not considered your legal spouse for Plan purposes).
3. They are not otherwise covered under the Plan or any other group health plan offered by the Employer.
4. They are enrolled as full-time students for at least five months of the year..
5. They either:
 - have the same principal place of abode as you for more than half of the taxable year, and they do not provide more than half of their own support for the taxable year (also a “qualifying child”); or
 - have gross income for the taxable year, which is less than the exemption amount under Code Section 151(d) (\$3,650 for 2009), you provide over half of their support, and they are not anyone else’s qualifying child.

DEPENDENT CHILDREN BY BIRTH, MARRIAGE, ADOPTION, LEGAL GUARDIANSHIP OR QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO) (Continued)

Dependent children are eligible for coverage under the Plan through the end of the calendar year in which they turn age 26, provided they meet all of the following criteria:

1. They are unmarried.

2. They are the natural, legally adopted or court appointed children of either you and/or your legal spouse (a legal spouse is a person who is legally married to you under applicable State and Federal law and who the IRS recognizes as your spouse for income tax purpose; a spouse by common law marriage is not considered your legal spouse for Plan purposes).
3. They are not otherwise covered under the Plan or any other group health plan offered by the Employer.
4. They have gross income for the taxable year, which is less than the exemption amount under Code Section 151(d) (\$3,650 for 2009).
5. You provide over half of their support for the taxable year.
6. They are not anyone else's qualifying child.

Dependent children who are totally and permanently disabled are eligible for coverage beyond age 26, provided they also meet all of the following criteria:

- They are continuously enrolled in a creditable plan prior to their 19th or 26th birthday, and
- They are deemed legally disabled by mental or physical incapacity (i.e., unable to engage in any substantially gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months) prior to their 19th or 26th birthday.