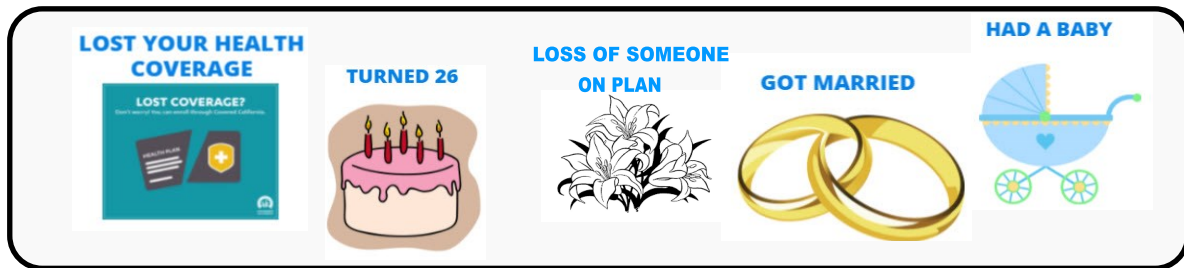


HAD A SPECIAL QUALIFYING EVENT?



Qualifying life events are those situations that cause a change in your **life** that has an effect on your health insurance, life insurance and retirement options, or requirements.

The **IRS** states that a **qualifying event** must have an impact on your insurance needs or change what health insurance plans that you **qualify** for. Employees with our Group Plans are covered under Section 125.

Events that change an employee's legal marital status, including the following: marriage; death of spouse; divorce; legal separation; and annulment, **must** be communicated to Human Resources Department **within 30 days** of the event.



YOU HAVE 30 DAYS TO MAKE A CHANGE TO YOUR BENEFIT PLAN

DON'T DELAY! Call H.R Dept right away!