

PERMISSIBLE CAFETERIA PLAN ELECTION CHANGES

	Event	Treas. Reg.	Major Medical, Dental and Vision	Health FSA	DCAP	Term Life, AD&D, and Disability
#1	Change in Status	1.125-4(c)	Applicable	Applicable	Applicable	Applicable
#2	Cost Changes with Automatic Increase/Decrease in Elective Contributions	1.125-4(f)(2)(i)	Applicable	N/A	Applicable	Applicable
#3	Significant Cost Changes	1.125-4(f)(2)(ii)	Applicable	N/A	Applicable	Applicable
#4	Significant Curtailment of Coverage	1.125-4(f)(3)(i) 1.125-4(f)(3)(ii)	Applicable	N/A	Applicable	Applicable
#5	Addition or Significant Improvement of Benefit Package Option	1.125-4(f)(3)(iii)	Applicable	N/A	Applicable	Applicable
#6	Change in Coverage Under Other Employer Cafeteria Plan or Qualified Benefits Plan	1.125-4(f)(4)	Applicable	N/A	Applicable	Applicable
#7	Loss of Coverage Under Group Health Plan of Governmental or Educational Institution	1.125-4(f)(5)	Applicable	N/A	N/A	N/A
#8	Changes in 401(k) Contributions	1.125-4(h)	N/A	N/A	N/A	N/A
#9	HIPAA Special Enrollment Rights	1.125-4(b)	Applicable	Applicable	N/A	N/A
#10	COBRA Qualifying Events	1.125-4(c)(3)(iv)	Applicable	Applicable	N/A	N/A
#11	Judgment, Decree, or Order	1.125-4(d)	Applicable	Applicable	N/A	N/A
#12	Medicare or Medicaid Eligibility	1.125-4(e)	Applicable	Applicable	N/A	N/A
#13	FMLA Leaves of Absence	1.125-4(g) 1.125-3	Applicable	Applicable	Applicable	Applicable
#14	Pre-Tax HSA Contributions	Notice 2004-50 IRB 196 Q/A-58	N/A	N/A	N/A	N/A