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## Qualified Status Changes: When You Can Change Coverage

After your initial enrollment, you may change your plan options and whom you cover:

- During open enrollment,
- Within 31 days of a qualified status change, or
- If you are eligible for a special enrollment.

### Qualified Status Changes

During the year, you may make certain changes to your benefit elections if you have a “qualified status change” and notify the CPChem Benefits Service Center at 1-833-964-3575 of that change within 31 days. Otherwise, you may have to wait until the next open enrollment period to make any changes. For more information, see **Special Enrollment** on page 3 of this document.

“Qualified status changes” include:

- Your marriage or divorce,
- Your spouse’s or dependent’s death,
- A change in your child’s\* eligible dependent status,
- Addition of a child\* through birth, adoption, placement for adoption, permanent legal guardianship or permanent sole managing conservatorship,
- A Qualified Medical Child Support Order that requires you to provide medical coverage for a child\*,
- A change in employment status by you, your spouse or your dependent,
- A change in work schedule, including a reduction or increase in hours of employment, by you, your spouse or your dependent, including a switch between part-time and full-time, a strike or lockout, or commencement of, or return from, an unpaid leave of absence,
- A change in the place of residence or work site by you, your spouse or your dependent,
- Your and/or your family member’s becoming eligible or losing eligibility for Medicare or Medicaid,
- Your and/or your spouse’s or your dependent’s becoming entitled to COBRA, or
- The taking of, or return from, a leave under the Family Medical Leave Act of 1993 or the Uniformed Services Employment and Reemployment Rights Act of 1994.

\* The definition of children includes biological children, stepchildren, foster children, legally adopted children, children legally placed for adoption and/or children under permanent legal guardianship or permanent sole managing conservatorship.

You may also make certain changes to your benefit elections if your spouse or another dependent experiences a significant change in the cost (increase or decrease) or coverage level of their employer-sponsored benefit plan, and their open enrollment period does not coincide with Chevron Phillips Chemical's open enrollment period. For example, if your spouse is covered by his/her employer-offered HMO plan and that plan is eliminated, that change would be considered "significant" and would allow you to add your spouse to your Chevron Phillips Chemical health coverage outside of the open enrollment period.

**You can only make changes to your elections during the plan year that are consistent with the qualified status change that you or your dependents experience.** You may not reduce your Health Care Flexible Spending Account (HCFSA) or Limited-Purpose Flexible Spending Account (LPFSA) contribution election to an amount lower than the amount for which you have already been reimbursed for the plan year. The plan administrator has the exclusive authority to determine if you are entitled to change a benefit election as a result of a qualified status change, and its determination shall be binding on all persons. If your premium payments for coverage change as the result of a qualified status change, you will not be retroactively reimbursed any premium payments already paid.

## Other Permissible Changes

### *Reduction In Hours*

You may revoke an election of coverage under a Chevron Phillips Chemical group health plan if you have a reduction in hours and are reasonably expected to average less than 30 hours of service per week after the reduction. Your revocation election for you and your eligible dependents must accompany your intended enrollment in another plan that provides minimum essential coverage, with the new coverage effective no later than the first day of the second month following the month in which your coverage under the Chevron Phillips Chemical group health plan is revoked.

### *Eligibility For Exchange Coverage*

You may also revoke an election of coverage under a Chevron Phillips Chemical group health plan due to enrollment in a qualified health plan offered through the Health Insurance Marketplace (Exchange Coverage). In order to revoke an election due to enrollment in Exchange Coverage, you must be eligible to enroll in Exchange Coverage as a special enrollee or during the Marketplace's annual enrollment period. In addition, the revocation election must accompany your intended enrollment for you — and any related individuals who cease coverage due to the revocation — in Exchange Coverage with an effective date no later than the day immediately following the date that coverage under the Chevron Phillips Chemical group health plan is revoked.

## Special Enrollment

### Newly Acquired Dependent

If you and/or your eligible dependents are not covered under any of the group health care plans described in this handbook, you and/or your eligible dependents may have special enrollment rights under certain of the group health care plans described in this handbook if you add a dependent as a result of birth, legal adoption, permanent legal guardianship, permanent sole managing conservatorship or marriage. In order to take advantage of this special enrollment right, you must enroll yourself and your eligible dependents within 31 days of the event giving rise to the special enrollment right. If the event giving rise to your special enrollment right is the birth, legal adoption, permanent legal guardianship or permanent sole managing conservatorship of a dependent, coverage for you and your eligible enrolled dependents will be effective on the date of the event, provided you timely enroll. If the event giving rise to your special enrollment right is your marriage, coverage for you and your eligible enrolled dependents will be effective on the first day of the month following your date of marriage, or your date of marriage if it is the first day of the month, provided you timely enroll.

### Children's Health Insurance Program Reauthorization Act of 2009 (CHIP)

On April 1, 2009, the Children's Health Insurance Program Reauthorization Act of 2009 (CHIP) was signed into law, extending additional enrollment rights to eligible employees and dependents. Under this law, Chevron Phillips Chemical will allow a special enrollment opportunity if you or your eligible dependents:

- Lose Medicaid or CHIP coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

You have **60 days** from the date of the Medicaid/CHIP eligibility change to request enrollment in the Chevron Phillips Chemical group health plan. *Please note that the 60-day enrollment window applies **only** to enrollment opportunities under Medicaid/CHIP; the enrollment window for qualified status changes remains 31 days.* If you are eligible for a special enrollment opportunity through Medicaid or CHIP, please contact the CPChem Benefits Service Center at 1-833-964-3575 within 60 days of your eligibility to request coverage.

### Loss of Other Coverage

You and/or your eligible dependents may have special enrollment rights under certain group health care plans described in this handbook if you did not enroll yourself and/or your eligible dependents in the group health care plans when you were first eligible to enroll because:

- You and/or your eligible dependents had existing health coverage under another plan at the time you had an opportunity to enroll, and
- Coverage under the other employer's health benefit plan ended because of any of the following:
  - Loss of eligibility (including without limitation, legal separation, divorce or death), but not as a result of a failure to make any required premium payment toward the cost of the coverage.
  - The employer stopped paying the contributions.
  - In the case of COBRA continuation coverage, the coverage ended, but not as a result of a failure to make any required premium payment toward the cost of the coverage.

In order to take advantage of this special enrollment right, you must enroll yourself and your eligible dependents within 31 days of the event giving rise to the special enrollment right. Coverage will be effective on the date of the event, provided you timely enroll.

## *Making a Change*

If you believe you are eligible to make a mid-year election change for one of the special enrollment reasons listed in this section, you must request an election change (and provide proof of your status change) by notifying the CPChem Benefits Service Center at 1-833-964-3575 or, for certain types of qualified status changes, by logging on to [digital.alight.com/cpchem](https://digital.alight.com/cpchem) to make the change, within 31 days (or 60 days in the case of a Medicaid/CHIP eligibility change) of the relevant event. Otherwise, you have to wait until the next open enrollment period to make any changes.