

Health Benefit Life Event Notification Policy

Purpose

The purpose of this policy is to outline employee responsibilities regarding the timely notification of Human Resources (HR) when a qualifying life event occurs that may affect eligibility for company-sponsored health benefits.

Scope

This policy applies to all employees enrolled in, or eligible to enroll in, the company's health benefit plans.

Qualifying Life Events

A qualifying life event includes, but is not limited to:

- Marriage or divorce
- Birth, adoption, or placement for adoption of a child
- Death of a dependent
- Gain or loss of other health coverage
- Change in employment status affecting benefits eligibility
- Change in dependent eligibility status

Employee Responsibility

It is the **employee's responsibility** to notify the Human Resources department of any qualifying life event that impacts their health benefit coverage.

- Notification must be provided **within 15 days** of the qualifying life event.
- Employees must submit all required documentation to support the life event (e.g., marriage certificate, birth certificate, proof of loss of coverage).
- Failure to notify HR within the required timeframe may result in the inability to add, remove, or change coverage until the next annual open enrollment period.

How to Notify Human Resources (Step-by-Step)

To ensure timely and accurate processing of benefit changes, employees must follow the steps below:

1. **Prepare Documentation**
Gather all required documents related to the qualifying life event (e.g., marriage certificate, birth certificate, proof of coverage loss).
2. **Submit Written Notification**
Within **15 days** of the life event, send an email notifying HR of the change.
3. **Send Notification to the Correct Contacts**
Email **both** of the following:

- **Ellen Sonnleitner (HR):** ellen@edwardsautogroup.com
- **Payroll Department:** payroll@edwardsautogroup.com

4. **Include Required Information**

The email must include:

- Employee **full legal name**
- Employee **date of birth**
- Type of qualifying life event
- Date the event occurred
- Description of the requested benefit change
- Attached supporting documentation

Important: Do **not** include Social Security numbers in the initial notification email.

HR and Payroll will contact the employee directly if a Social Security number is required to complete benefit processing.

5. **Monitor for Confirmation**

HR or Payroll may follow up for additional information. It is the employee's responsibility to respond promptly to avoid delays or denial of coverage changes.

HR Responsibilities

Upon timely notification and receipt of required documentation, HR will:

- Review the submitted information
- Process eligible benefit changes in accordance with plan rules
- Coordinate with Payroll as needed
- Communicate confirmation or request additional information if needed

Failure to Notify

If an employee does not notify HR of a qualifying life event within **15 days**:

- The company and its health plan administrators are **not responsible** for denied coverage, delayed coverage, or out-of-pocket expenses incurred as a result.
- Coverage changes will generally not be permitted outside of open enrollment unless allowed by plan rules or applicable law.

Questions

Employees with questions regarding qualifying life events or benefit changes should contact Human Resources as soon as possible.