

'05;;;8 6?@>60@ "; !A8@::;9.5 ;A:@E #>24
\$;>@8.:1 \$A/860 '05;;;8?
+-%% *1 (\$ & + *!(,!'&
=6l:3=6 +A6?5:?8 44@F?E

/:E9 ,9:C5 (2CEJ 5>:?:DE(C2EGG5656CG:46D



(56? 1;0A92:@ 20:<\$26@?68 @52 ;<2>.@6;: .:1 >A82? @\$2@ 4;B2>: E;
32.@A>2? ;3 . 82D6/82 '<2:16:4 00;A:@ 12?0>6/21 6: @56? 'A99.>E
;:@ .<<8E &232> @;-;'A9@8;: .@.:02 @; 12@2>96:2 @52 ?<206360 32
E;A> 9<8;E2> ;332>?

= A2CE:4:A2?ED >FDE C646:G6 2 4@AJ @7 E9:D +F>>2CJ (=2? 6D4C:AE
(C:?E 2E6

(./82 ;3 ;:@ 2:@?

\$.>@606<.@6;::6: @52 \$8.

* ;9<;:2:@

(C6>:F> (2J>6?E @>A@?6?E

62=E@ @>A@?6?E

(@>A@?6?E

*

F?5:?8 2?5 ,JA6 @7 (=2? 5>:?:DEC2E:@?

=64E:@? 92?86D

2>:=J 2?5 %65:42= \$76200=4E23=6

'05;;8 6?@>60@ "; !A8@::;9.5 ;A:@E #>24;;
\$;>@8.:1 \$A/860 '05;;8?

')!! &- \$ " ' & \$(#"
, '\$ " " #)"(

:@>;1A0@6;;

,9:D +F>>2CJ (=2? 6+D4A.C@G@56D :? 86?6C2= E6C>E9E96 >2:? 76
+49@@= :DEC:4E &@ " %F=E?@>29 @F?EJ 'G68:3#6 (@CE=2?5
+A6?5:?8 44=@(The Plan") 2?5 E96 C(C-6>E65 (2J>6?E @>A@?6?E 62=E
@>A@?26??E (@>A@?69@H :E 42? H@C< 7@C J@F 2?5 9@H :E 42?
A=2?D 2C6 2=D@ <?@H? 2@C4#64E6@?2 A=2#D?D

-?56C E96 (=2? J@F >2J 49@@D6 E@ C65:C64E 2 A@CE:@? @7 J@
7@C J@F J@FC DA@F?56?E D5H:ED#0506A=2CD :? E26255@@#227DE6C
(2CE:4:A2E:(=82H? =E9665F46 E96 2>@F?E @7 J@FC E2123=6 4@>A6?
E96C6 4@F=5 36 2 564C62D6 :? J@FC +@4:2= +64FC:EJ 36?67:ED 2
5:D2BJ=:2?5 =:76 :?DFC2?46 H9:49 2C6 32D65 @? E2123=6 4@>A6?
D2G:?8D E92E J@F C-62A-2KE:49A2@F@9? H:== @7E6? >@C6 E92? @77
@E96C 36#E6:E72E:G6=J 6=:8H9@62GA-4@J66D65@3J 5#62'E@CD
6?67:E @2C5 >2J 49@@D6 E@ A2J 7@C 2?J @E2IE#@3B663FED@H:DE
@? 2 A2C65@4E:@? 32D:D

1@F D9@F=5+C622CE697:ED=J D@ E92E J@F F?56CDE2?5 E96 AC@G:D
36?67:ED J@G#H:=/6 C-62A?E J@F E@ 36 7F==J :?7@C>65 @7 E96 36?6
E96 (=2? 3@E9 367@C6 J@F 6?C2C-E=42A27E#D@ @F525C624E 2?J
BF6DE:@?D J@F 9A6@J6@EA6 @7 J@F@F@6DE@? 7:=6 2E J@FC
Employer's office and may be read by you, your Beneficiaries, or your legal representatives at
2?J C62D@?23=6 E&>6' #" ((+ " (' '))! &- \$ "
' & \$(#" " (\$ " #)! "((\$ " #)! "(+ (
\$& "

,96 AC@G:D:@?D @7 E96 (=2? 2D :?:E:2==J 25@AE65 @C DF3D6BF
42D6 >2J236 67764E:G6 E9C@F89 . Your Plan's records are >2:?E2:?65
@? 2 7:D42= A6C:@5 <?@H? 2D E96 (=2? 162C

,9:D (5@6D ?@E 56D4C:36 E96 C@FA,9+6A @?@ @ CD6:5@!7DD @C72 E46D (=2
?@E :?E6?565 E@ @G6CC:56 2?J 614=FD:@?D 6=:8:3:=:EJ C6BF:C6
E96 C@FA@?D@C65 !?DFC2?46 A=2? 5@4F>6?ED

??6?@.:02 6: # @52> .:4A.42?
Plan Participants who do not speak English may contact PacificSource Administrator's
FDE@>6C +6CG:46 6A2CE>6?E 7@C 2DD:DE2?46 (24:7:4+@FC46
7@C E:F#8F2= DE277 >6>36C @C :?E6CAC6E6C E@ DA62< H:E9 E9

-;A> \$8..@ . 8.:02

\$ & # # #* & 2?5 " - & @7 E9:D (=2? E9C@F89

.32@2>6. \$8.: ".92 +49@@= :DEC:4E &@ " %F=E?@>29 @F?E
(@CE=2?5 (F3=:4 +49@@=D

(5>22 646@ \$8.: "A9/2>

(E<2 ;3 24.8 :@6@E @G6C?>6?E ?E:EJ

9<8;E2\$8.: '<;?;> +49@@= :DEC:4E &@ " %F=E?@>29 @F?E
(@CE=2?5 (F3=:4 +49@@=D
C 6?67:ED
& :!@?
(@CE=2?5

2:236@? ;;>46:..@ F>2? *6D@FC46D 6?67:ED *6AC6D6?E2E:G6

24.8 &2<>2?2:@.@6B2+49@@= :DEC:4E &@ " %F=E?@>29 @F?E
(@CE=2?5 (F3=:4 +49@@=D

\$8.: 196:6?@>..@;> +49@@= :DEC:4E &@ @F?E%F='E76@>29
(@CE=2?5 (F3=:4 +49@@=D

(56>1 \$.>@E 196:6?@>2@;>4+@FC46 5>:?:DEC2E@CD !?4
(' @!
+AC:?87:6=5 '*
(9@?6
0

'20A>2 +2/ \$;>@.8 (\$ 9EEAD AD2 4@?DF>6C A24:7:4D@FC46

8.69 !.686:4 11>2?? (\$4:7:4+@FC46 5>:?:DEC2E@CD !?4
(' @!
(@CE=2?5 '*

9<8;E2\$>2<>2?2:@.@6B2 ;>
".921 61A06.>E +49@@= :DEC:4E &@ " %F=E?@>29 @F?E
(@CE=2?5 (F3=:4 +49@@=D

(52 \$ 3320@6B2 1.@2

\$ \$>6B.0E #33602> +49@@= :DEC:4E &@ @F?E%F='E76@>29
(@CE=2?5 (F3=:4 +49@@=D

" (\$ " ' ,9625>?:DEC2E:G6 A2C6 6A5E96D>A=@J6C
,96 7@=-4@H:A@D2C6E @776C65 F?56C E96 =6I:3=6 +A6?5:?8 44@F?

\$>296\$9E92:@ ;9<;:2@@FC D2=2CJ C65F4E:@?D H:== 36 FD65 E
7@C >65:42= 2?5 9@DA:E2=:K2E:@? :?DFC2?46 >2;@C >65:42=
G:D::@DFC2245@C @E96C BF2=:7:65 36?677:@D B@5F6Q?+564@:FC?
6=:8:3=6 72>:=J >6>36CD

2.8@5 ' ;9<;:2@@FC D2=2CJ C65F4E:@?D H62=B\$ 56A@D:E65
44@F7CE@> H9:49 7F?5D H:== 36 H:E95C2H?>6@:426:42FC6D6 J@F
6IA6?D6D :?4FCC65 3J J@F 2?56J@FCD6=:8:3=6 72>:=J

- o ,96 6=64E:@? >2J 36 7@C
 - 2:2>.\$A><;?2 2.8@5 ' & #<@6;:
 - !.D69A9 '.8.>E &21A0@6;:
 - !6:69A9 '.8.>E &21A0@6;:
 - 696@01<2 2.8@5 ' ' ' #<*@66;: 2:@.8 .>2
 - !.D69A9 '.8.>E &21A0@6;G2:=23=6
 - !6:69A9 '.8.>E &21A0@6;G2:=23=6
 - 696@2A1><;?2 2.8@5 ' ' ' #<@6;:
 - *6?6;: 2:@.8 \$>2B2:@6B2 .>2
 - !.D69A9 '.8.>E &21A0@6;:
 - !6:69A9 '.8.>E &21A0@6;:

- o !61E2.> 820@6:562C 9:C6D 2?5 6=64E:@? 492?86D 5F6 E@
- 6G6?E 2D 2==@H65 F?56C E96 4@2A@5?6?E H:== ?@E 36
- o 88;C? .88 .<<860./82 5.:42 6: '@.E@A!??4C@5D:6D 2?5
64C62D6D

\$;9<;:2:@1@FC D2=2CJ C65F4E:@?D H6A-635656A@D6E65 :?E
IA6?D6 44@F7CE@> H9:49 7F?5D H:== 36 H:E95C2H? E@ C6:>3
56A6?56?E 42C6 6IA6?D6D

- o !.D69A9 '.8.>E &21A0@6;#682= >2I:>F> @7 7@C
- >2CC:65::5F52= 7:=:?8 2 D6A2C2E6 C6EFC?
- o !6:69A9 '.8E &21A0@6;:
- o !61E2.> 820@6:562C 9:C6D 2?5 6=64E:@? 492?86D 5F6 E@
- 6G6?E 2D 2==@H65 F?56C E96 4@2A@5?6?E H:== ?@E 36
- o 88;C? .88 .<<860./82 5.:42 6: '@=@A?E9@6;G5?ED 4@?DE
2 492?86 :? DE2EFD F?56C E96 C68F=2E:@?D D92== 36 2=

A:16:4 !216A9 .:1 (E<2 ;3 \$8.: 19\$6676Q>E@6;# @>A@?6?E :D 2 8C
962=E9 A=2? ,96 283=9 @>A@?6?ED 2C65D5=37J E96 >A=@J6C 2?5
4@?EC24E 25>?:DEC2A2CEJA233D?:DE92E5@C AC@46DD6D 4=2:>D 7
4@>A@D67EE E96 >A=@J6C A2JD E96 4=2:>D @FE @7 :ED 86?6C2=
:DDF6C :D ?@E6C7@A@E96: 7:?2?4:?8 @C 25>?:DEC2E:@? :?4=F5:?
E96@>A@D6?E6C6 :D ?@ ECFDE 7@C E96 (=2? @C 2?J 4@>A@?6?

8646/686 @ E & 2 = A6 > 292 : @ ?

& @ C6BF : C6 > 6 ? ED 567 : ? 65 55 : E : @ ? 2 = 6C4 - AF56L56 ? ED65, 6 > A @ C 2

> A = @ J66D : ? 4 = F5 : ? 8 = : > : E65 E6C > D H9 @ 2 C6 6 = : 8 : 3 = 6 7 @ C

(>2. @92:@ ;3 &256<-22. @92;@ ;3 \$.> @606<.:@? @5!7@J@2F4.6: 28646/
E6C>:?2E6 6>A=@J>6?E 2?5 =2E6C 2C6 C69:C65 @C =@D6 6=:8:3:=
same Plan Year, you may be entitled to rejoin the plan based on your Employer's plan design.

+66 +64E:@? !!! (2CE:4:A2E:@?7:@E92E(-@?? 7@82C5@C8 E96 EC62E>
2?5 EC62E>6?E @7 (2CE:4:A2?ED E92E C682:? 6=:8:3:=:EJ 5FC:?8 I

::@6:A6:4 \$8.: \$.> @606<.@6(8CA:626C2= \$2H 4@G6C286 >2J 4@?E
E96 AC@G:D:@?D @7 2>4EJ %6\$:42+7\$8246:423=6 E96 @AE:@? 7@
A2J>6?E @7 4@?E:?F2E:@? :D =:DE65 36=@H
%\$ 4@G6C286 :D @776C65 2?5 A2:5 3J E96 >A=@D66 32D65
J@8@ H:E9E27E56C==2C2D H:(E9E2AC5@==2CDFA@>C6E2E459

\$.> @ 606<. @ 6;: 6: @ 52 \$ 8.:

& %')+! !' +% + # %

Employees who actually participate in the Plan are called "Participants". 1@ F 26G-68:3=6 E @
A 2 C E : 4 : A 2 E 6 > 7 E @ F 9 2 = G 6 B F ? 6 6 5 6 = : 8 : 3 : = : E J D E 2 ? 5 2 C 5 D 2 ? 5 H 2 : E :
: ? 5 : 4 2 E 6 5 3 6 = @ H
& @ C 6 B F : C 6 > 6 ? E D 5 6 7 : ? 6 5 5 5 : E : @ ? 2 = 6 C 4 = A F 5 6 5 6 ? E D 6 5 , 6 > A @ C 2
> A = @ J 6 6 D : ? 4 = F 5 : ? 8 = : > : E 6 5 E 6 C > D H 9 @ 2 C 6 6 = : 8 : 3 = 6 7 @ C

Your "entry date" is the date on which you become eligible to participate in the Plan as

: ? 5 : 4 2 E 6 5 3 6 = @ H
- ? @ ? : C D E @ 7 E 9 6 > @ ? E 9 7 @ = > @ D E 2 8 E D A 2 J 6 D ? @ ? E 7 5 = = : C D E @
E 9 6 > @ ? E 9 7 @ = = @ H : ? B : > 6 5 2 E D E @ D 9 2 = 7

= : 8 : 3 : = : E J 7 @ C E 9 6 6 2 = E 9 + @ > A @ ? 6 ? E : D D F = 3 ! 6 D E C 2 @ 4 5 9 6 6 = :
(= 2 ?

! ? 5 : G : 5 F 2 = 3 D 3 = 6 E @ 6 ? C @ = = : ? E > 2 J % 6 6 5 : @ 2 6 = 6 7 D F C A @ 4 D 6 6
6 2 = E 9 + C 6 8 2 C 5 = 6 D D @ 7 H 9 6 E 9 6 C 4 @ G 6 C 2 8 6 F ? 5 6 C E 9 6 % 6
6 = 6 4 E 6 5 4 @ G 6 C : ? 8 2 = = 9 6 2 = E 9 4 2 C 6 6 I A 6 ? D 6 D 2 D 5 6 7 : ? 6 5 : ?
! ? 5 : G : 5 F 2 = 3 D 3 = 6 E @ 6 ? C @ = = : ? 2 E 9 6 ? C @ 5 : 4 2 = 6 4 7 D F C 2 ? 4 6
6 2 = E 9 + = : > : E 6 5 E @ 4 @ G 6 C : ? 8 . : D : @ ? 2 ? 5 6 ? E 2 = 2 C 6
! ? 5 : G : 5 F 2 = 3 D 3 = 6 E @ 6 ? C @ = = : ? 2 E 9 6 ? C @ 5 : 4 2 = 6 4 7 D F C 2 ? 4 6
Employer's HSA Benefit, > 2 J @ ? = J 6 2 \$: @ = F 5 C A @ D 6 6 2 = E 9 + = : > : E 6 5
4 @ G 6 C : ? 8 . : D 2 : @ 2 ? 5 6 (C 6 G 6 ? E : G 6 2 C 6

= : 8 : 3 : = : E J 7 @ C E 9 6 C @ F A + A @ ? D @ C 6 5 ! ? D F C 2 ? 4 6 : D 2 = D @ D F 3 ; 6
C 6 B F : C 6 > 6 ? E D : 7 2 ? J D A 6 4 : 7 : 6 5 5 @ : 4 F E 9 6 E : D D F C 2 ? 4 6 A = 2 ?

) +) % 0 \$ '# & 0 * . &) % & + # ! ! # + & # % + ! ! ' + ! % +

An "Employee" is an individual that the Employer classifies as a common = 2 H > A = @ J 6 6 2 ? 5
H 9 @ C 6 4 6 : G 6 D @ > A 6 ? D 2 E : @ ? 7 C @ > E 9 6 > A = @ J 6 C > A = @ J 6 6 D 5 @
: ? 5 : G : 5 F 2 = D 4 = 2 D D : 7 : 6 5 3 J E 9 6 > A = @ J 6 C 2 D : 4 9 5 2 A 6 : ? 5 5 6 6 E 5 4 @ ? E D 2
= 2 E 6 C C 6 4 = 2 D D : 7 : 6 5 2 D 6 2 A 4 = @ > J 6 @ ? 3 : ? 5 : G : 5 F 2 = D H 9 @ A 6 C 7 @ C > D
> A = @ J 6 C 3 F E H 9 @ 2 C 6 A 2 : 5 3 J 2 E 6 > A @ C 2 C J @ C @ E 9 6 C 6 > A = @ J >
6 > A = @ J 6 5 : ? 5 : G : 5 F 2 = D A 2 C E ? 6 @ D E 6 9 2 2 A 2 2 E 6 5 @ D 9 6 A C D @ C 2 + F 3 4 9 2
+ 4 @ C A @ C 2 E : @ ?

, 9 6 7 @ = = @ H : ? 8 > A = @ J 6 6 D 2 C 6 6 I 4 = F 5 6 5 7 C @ > A 2 C E : 4 : A 2 E : ? 8 : ? E
> A = @ J 6 6 H 9 @ D 4 @ = = 6 4 E : G 6 3 2 C 8 2 : ? : ? 8 2 8 C 6 6 > 6 ? E 5 @ 6 D ? @ F
A 2 C E : 4 : A 2 E : @ ? : ? A = 2 ?
+ E F 5 6 ? E H @ C < 6 C
> A = @ J 6 6 : D 9 6 @ A = @ J 6 5 4 2 ? = 2 3 2 0 ? D = : > : E 6 5 E 6 C > > A = @ J 6 6 @ C
> A = @ J 6 6 H 9 @ 5 @ 6 D ? @ E 9 2 G 6 C 6 8 F = 2 C = J D 4 9 6 5 F = 6 5 9 @ F C D
(6 C D @ ? H 9 @ A 6 C 7 @ C > D D 6 C G : 4 6 D 7 @ C E 9 6 : D E C : 4 E A F C D F 2 ?
: D E C : 4 E 2 ? 5 2 ? @ C 8 2 ? : K 2 E : @ ? E 9 2 E = 6 2 D 6 D > A = @ J 6 6 D
+ 6 = 6 7 > A = @ J 6 5 A 6 C D @ ?
(6 C D @ ? H 9 @ A 6 C 7 @ C > D D 6 C G : 4 6 D 7 @ C E 9 6 : D E C : 4 E 3 F E H 9 @
A F C A @ D 6 D 2 D @ E 9 6 C E 9 2 ? 2 ? > A = @ J 6 6 @ 7 E 9 6 : D E C : 4 E

? >A=@J66 H9@ 92D C68F=2C=J D4965F=65 9@FCD @7 6>A=@
E:>6
+F3DE:EFE6 E62496CD
,6>A@C2CQ6A@8D6?E65 6>A=@J66D :?4=F5:?8 =:>:E65 E6C>D
36?67:ED

+ \$,*+ & +& %) &##
/96? J@F 7:CDE =>:868C49H: C6>E95D(-@2@F >FDE 4@>A=6E6 2?5 D:8?
6?C@==>6?E7 @C>A=6E:?8 6=64EC @?:A6:??C@E @>6?EF 5266ECC2=52E
D:8?65 6?C@==>6?E 7@C> >FDE 36 DF3>:EE65 E@ E96 >A=@J6C 3
:? H9:49 A2CE:4:A2E7@6CHE-96 388E?2= A6C:@5 @7 4@G6C286 J@F
A2CE:4:A2E:@? 7@C E96 ?6IE (=2? 162C 3J 7:=:?8 J@FC 6=64E:@?
@A6? 6?C@==>6?E A6C:@5

2:=FC6 E @?6-264E:@? H:== 36-64E6 2 695@ED4:AE66 (:#2?6DD 2?
6G6?E @44FCD E92E:50626-564FD @:7 J422?86 2D 56D4C:365 :? +64E:
5>:?:DEC2E:G6-(C@G:D:@?D

!7 J@F 6?C@== :? E96 62=E9 =#8:3@->A@?B?E =2@66:6082:? 6=:8:3:
52JD J@F 2C6 C6BF:C65 E@ :>>65:2E6=J C6;@:? E96 (=2? 2?5 36
2D 367@C6 E6C>:?2E:@? @7 A2CE:4:A2E:@? C6DF>:?8 J@FC A6C
?@4@G6C286 @44FCD 5F6 E@D>:D666:4@D?E?4?E?E:66 5FC:?8 E96 A6
4@G6C286 H:== ?@E 36 6=:8:3=6 7@C C6:>3FCD6>6?E 2?5 >:DD65
!7 J@F C682:? 6=:8:3:=:EJ >@C6 E92? 52JD 27E6C E96 =@DD @7
?6H 9:C6 2?5>FD:ID7J E96 (=2? 6=:8:3:=:EJ 6?ECJ C6BF:C6>6?ED
E@ E96 !*+ 2??F2= >2I 2?5 A=2? 56D:8? :7 =6DD +6CG:46D :?4FCC
4@G6C286 H:== ?@E 36 6=:8:3=6 7@C C6:>3FCD6>6?E?4?J F?FD65
AC:@C E@ :?:E:2= E6C>:?2E:@? @7 A2CE:4:A2E:@? H:== 92G6 2 D

!7 J@F 6?C@== :? E96 (@>A@?6?E =@D6 6H::E:3::?:EJ522ID5 =2E
J@F 2C6 C6BF:C65 E@ :>>65:2E6=J C6;@:? E96 (=2? 2?5 36 C6:?DE
367@C6 E6C>:?2E:@? @7 A2CE:4:A2E:@? =6DD@?CJ A6DDA6J4A6CE@:
4@?EC:3FE:@?)F2=:7J:?8 D6CG:46D :?4FCC65 5FC:?8 E96 =@DD
C6:>3FCD6>6?E E9C@F89 E96 6?5 @7 E96 (=2? 162C 3FE >:DD65 4
!7 J@F C682:? 6=:8:3:=:EJ 2?5>FD:ID7J E96 (=2? 6=:8:3:=:EJ 6?ECJ C6BF:C6>6?ED
?6H 9:C6 2?5>FD:ID7J E96 (=2? 6=:8:3:=:EJ 6?ECJ C6BF:C6>6?ED
E@ E96 !*+ 2??F2= >2I @C A=2? 56D:8? :7 =6DD)F2=:7J:?8 D6CG:
6=:8:3:=:EJ A6C:@5 H@F=5 36 6=:8:3=6 7@C C6:>3FCD6>6?E E9C@

=>A=@J66D H9@ E6C>:?2E6 2?5 2C6 =2E6C C69:C65 @C =@D6 6
5FC:?8 E96 D2>6>(F=2E 362ECC62E65 E96 D2>6 32E@54FCID96? E96 6C
!7 J@F 2C6 C69:C65 @C C682:? 6=:8:3:=:EJ H:E9:? E96 D2>6 (:
6=:8:3:=:EJ 3FE E96C6 :D ?@E 6?@F89 E:>6 =67E :? E96 (=2?
6=:8:3:=DEJJ@F=2C6 DE:== C6BF:C65 E@ 4@>A=6E6 E96 C6>2:?
C682:? 6=:8:3:=:EJ CF=6D 367@C6 6?E6C:?8 E96 ?6H + (=2?
!7 J@F 2C6 C69:C65 @C C682:? 6=:8:3:=:EJ 2?5 2=D@ 6IA6C:6
A6C>:E 2? 4924B6@ 2D A6C>:EE65 F?56C E96 (=2? E96 C69:C
CF=6D H@F=5 36 2AA=:65 7:CDE 2?5 E96 6=64E:@? 492?86 H@

If you are not rehired or don't regain eligibility within the same Plan Year that you
E6C>:?2E65 @C =J@F E96 =#8:3@->A@?B?E =2@66:6082:? 6=:8:3:
and entry requirements based on your Employer's FSA plan design.

!7 AC:@C E@ E6C>:?2E:@? @C =@DD @7 6=:8:3:=:EJ J@F H6C6 6=
A2CE:4:A2E@Employer's Plan Design for rehire and regain eligibility will still apply and will
567:?6 H96E96C J@F >2J >2<6 2 ?6H 6=64E:@? @C H:== 36 C6:?DE
6?C@==>6?E DE2EFD @7 ?@ 6=64E:@? *676C E@ E96 23@G6 DE2E

+ +F>>2CJ (=2?

2.8 @ 5 ' ;9 < ; : 2 : @

+ !* + #+ &\$'&% %+
1 @ F2J F 2 662 = E9 E+@ A2J 7 @ > C6 5 = 4 2 = 3 4 2 C6 6 ? A 6 7 C 6 6 5 5 F C : ? 8 E 9 6 (= 2
1 6 2 6 : E 9 A 2 1 6 5 @ = = 2 C D E 9 2 E 9 2 G 6 3 6 6 ? C 6 5 6 4 6 5 : 7 6 5 @ J @ J F @ F = C 6 4 E 2 = E 2 9 C
4 @ G 6 C 2 8 6 @ ? E 9 6 2 A A = : 4 2 3 = 6 6 ? C @ = = > 6 ? E 7 @ C > 6 4 @ F D A 2 E 9 6 D 9
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@DED 7@C D6?5:?8 2 49:=5 E@ 2 DA\$6:49:549@J@ = 7@C
C646:G6 7C@> E96 4@FCD6 @7 DEF5J 2?5 5:D4:A=:?2CJ >
+@4:2= 24E:G:E:6D DF49 2D 52?46 =6DD@?D 6G6? :7 C6
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(F C A @ D 6 6 2 = E 9 + H : = = ? @ E C 6 : > 3 F C D 6 > 6 5 : 4 2 = 4 2 C 6 6 1 A 6 ? D
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>2J 4@?E:?F6 E@ DF3>:E 4=2:>D 7@C 6IA6?D6D :?4FCE55 5FC:?8 E
6?5 @7 E@F EFA7@C: @96 7@==@H:?8 (=2? 162C E@ 36 C6:>3FCD65 7
6?6G-2FCA@02=E9 + 2>@F?ED !7 E9@D6 4=2:>D 5@ ?@E FD6 FA J

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4@G6C286 F?56C E96 62=E96 +D20A169E06@58@7E10 2CCJ@G6C (C@
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E92E J@F A2J H:=-2137FF:5ED A@6F >2J D2G6 3@E9 7656C2= :?4@>6
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4@?EC:3FE:@?D E92E J@F 6=64E65 E@ 92G6 ,9657446@ F?E@:D J2@ FC
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1@FC D2=2CJ C65F4E:@?D H:== 36 56A@D:E65 :?E@ 2 6A6?56?E
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!7 E96 6IA6?D6D 2C6 :?4FCC65 7@C 59@G:54710 @E9D:52C6 7@J70
BF2=:7J:?8 :?5:G:5F2= @E96C E92? 2 A6CD@? F?56C 286 H9
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,96 A6CD@? H9@ AC@G:565 @FD6 H2DA2@E? @F86JDAFC F?56C
BF2=:7J: (e.g., former spouse who is the child's noncustodial parent) @C 2
A6CD@? 7@C H9@> J@F @C J@FC DA@FD6 2C6 6?E:E=65 E@
L 4 !7 J@FC 49:=5 AC@G:565 E96 420C6 35928696 @C @=56C
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BF2=:7J:?8 :?5:G:5F2= DE2JD @G6C?:89E
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C6:>3FCD6>6?E 2C6 >6E
o 6IA6?D6D 7@C 2 52J 42>A @C 2 D:>:=2C AC@8C2> E@ 42C
6G6? :7 E96 42>A DA64:2=:K6D :? 2 A2CE:4F=2C 24E:G:EJ
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D49@@= 2?5 EFE@C:?8 AC@8C2> 6IA6?D6D 5@? E BF2=:7
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o 6IA6?D6D DF49 2D 2AA=:42E:@? 766D 286?4J 766D 2?5 5
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@C56C E?E@8 EC6=2E65 42C6 6IA6?D6D @7 E9:D EJA6 42?
F?=6DD 2?5 F?E:= E96 C6=8E85 4 2506A @DDAE @62 56:5D 7@C70
3642FD6 J@F 564:56 E@ D6?5 J@FC 49:=5 E@ 2 5:776C6?I
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* 196:6? @>.@6B2 \$>;B6?6;:?
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G6C

under the Medical Insurance Plan). If the change involves a loss of your spouse's or dependent's 6=:8:3:=:EJ 7 @ C >65:42= :?DFC2?46 36?67:ED E96? 492?86 +A @ ?D @ C65 !?DFC2?46 (=2? H:= 36 566>65 67764E:G6 2D @7 E96 E96 @44FCC6?46 @7 E96 92?86 :? =64E:@? G6?E 6526D :7 J@F 5

2.B2? ;3 /?2:02862? @; .88 ;9<;:2:@?1;@F@58? \$82?86 2? 6=64E:@? F?56C E96 (=2? F%? =62\$G62?5?@ 2D+564E4@:365 :? 5>:?:DEC2E:G6-(2@:GJD2@5?D%65:42= \$62G6 4E

5.:42 6@.@A2<862? @; .88 ;9<;:2:@? .? 696@21 28;C

6?67:ED >2J @44FC @FED:56 E96,'966?>A-C@J-6-G 0?E A(6C:2@5
?C@==>6?E &@E:46 2=D@ 4@?E2:?DJ @ 4@64E 2?E6?C7@-G->2E:E@
C:89/90? 2 DA64:2= 6?C@==>6?E C:89E 2AA=:6D E@ J@FC %65
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=@D6D 4@G6C286 F?56C 2?J 8C@FA 962=E9 4@G6C286 DA
@C 65F42E: @E:2@-?:?D@CE 6I2>A=6 2 DE2E6 49:=5C6? D 962
AC@8C2> @C 46CE2:? !?5:2? EC:32= AC@8C2>D
- 5.:42 6: 820@6;;):12> ;;@52> 19@8;E2J \$2<:6 2? 6=64E:@?
492?86 E92E :D @? 244@F?E @7 2?5 4@CC6DA@?5D H:E9
6>A@J6C A=2? :?4=F5:?8 2 A=2? @7 E96 >A=@J6C @C 2 /
6A6?56?E D 6>A=@J6C D@ =@?8 2D 2 E96 @E96C 4276
36?67:ED A=2? A6C>:ED :ED A2CE:4:A2?ED E@ >2<6 2? 6=
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6=64E:@? 7@C 2 A6C:@5 @7 4@G6C286 7@C 6I2>A=6 E9
7C@> E96 A6C:@5 @7 4@G6C286 F?56C E96 @E96C 4276E
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+A@FD6 5FC:?8 9:D @C 96C 6>A=@J6C D @A6? 6?C@==>6
F?56CDE-2? E@ C6A=246 E96 5C@AA65 4@G6C286
- \$;B2>.42 5.:42@F >2J >2<6 2 AC@DA64E:G6 6=64E:@?
@? 244@F?E @C7C 2D5 @?5D H:E9 2 492?86 3J J@FC 56A6?5
AC@G:56C @C 6I2>A=6 2 :7 J@F E6C>:?2E6 @?6 56A6?
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FD65 E@ A2J @C C6:>3FCD6 J@F 7@C42@616E67D67FJ@FC E96 *
44@F92E>@?6J :? :E 3F44@CFE 92D ?@?6 +:>:=2C=J 2>@F?ED 40
* 44@F?E 42??@E 36 FD65 E@ A2J @C C6:63F1A66DJ6@F?5@CC E2956
44@F7E6? :7 J@4C@F?E 92D >@?6J :? :E43CFE?E@F2D ?@?6

1@F H:== 7@C76:E 2?J 2>@F?ED :? J@FC 244@F?E D E92E 2C6 ?@
?@ =2E6C E92? E96@6F75 A@7@E@5@64F@8>E@6?A@E:@5 @7 4@G6C286 6?
52E6 7@C H9:49 E96 6=64E:@? H2D 67764E662D @?@7-@6H2 27@CF?E
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6=:8:3=6 6IA6?D6 DF3>:EE65 7@C C6:>3FCD6>6?E @C J@FC >A=@
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--E:>2E6=J :E :D J@FC C6DA@?D:3:==EJ E@ 56E6C?E26? H96E96C 2
4@?DE:EFE6D 2? 6=:8:3=6 6IA6?D66502E =BF?24@7:6EJ7I@6C4=FD:@?
C6:>3FCD6>6?E E92E E96 >A=@J6C 92D C62D@? E@ 36=:6G6 H:==
DF3;64E E@ ! 2?5 :?4@>6 E2I H:E99@=5:?8 &@EA@E92E@7 J@F 2
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3C24<6E J@F >2J 2=D@ 36 6?E:E=65 E@ 4=2:> E96 656C2= !?4@>
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D2G:?8D 3FE E96C6 2C6 D@>6 7@C H9@>E942@6A@E9E676D6E2E6
D2G:?8D 7C@> A2CE:4:A2E:?8 :? 2 (H:== 36 @?=J >2C8:?2==J 36
>6E9@5 7@C EC62E:?8 36?67:ED A2J>6?ED 56A6?5D @? 46CE2:? 7
DE2EFD 6 8 >2CC:65 D:6?8@65962BF@7C9@578:5F2=D 62C?65

:?4@>6 6E4 6249 (2CE:4:A2?E H:== 92G6 E@ 56E6C>:?6 9:D @C
E@ >2<6 E96 564:D:@? -D6 !*+ @C> 9:=5 2?5 6A6?56?E 2C

D< J@FCJ6A=@ J@F ?665 7FCE96C :?7@C>2E:@? 23@FE E96 (@
C65:E 3FE C6>6>36C E92E J@FC >A=@J6C J@F @E6A C2@ G:5D7H6 G6
FA@? H9:49 J@F@E?D@=FJ=5 4@?DF=E J@FC @H? A6CD@?2= E2I 25

+ & *+!##) '&)+ ' % %+ &)% \$0%* *) # !% &\$ + /
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C6BF:C65 E@ C6A@CE E96 2>@F?E J@F 6=64E E* @ H7: @ @9@ =5@ FC @>
>FDE =:DE E96 ?2>6D 2?5 E2IA2J6C :56?E:7:42E:@? ?F>36CD ,!&D
H:E9 56A6?56?E 42C6 D6CG:46D 5FC:?8 E96 42=6?52C7062C 7@C H
C6:>3FCD6>6?E

1@F >2J ?@E 4=2:> 26J6@E9 6@ E2E96 2> @2F?E 2@2CJ @CF65 FA4CE6 @?D F
E96 (@>A@?62EE9@F89 J@FC 56A6?56?E 42C6 6IA6?D6D :? 6I46D
36 6=:8:3=6 7@C E96 6A6?56?E 2C6 ,2I C65:E @C 6I2>A=6 :7 J
F?56C E9644@F?E 2?5 2C6 C6:>3FCD65 3FE6IA@ F D625 56A6?56
E@E2=:?8 E96? J@F 4@F=5 4@F?E E96 6I46DD H96? 42
,2I C65:E :7 J@F 9266FEH:@J@8 >?6CG:5F2=D

D<J@FC >A=@J6C J@F ?665 7FCE96C :?7@C>2E:@? 23@FE H9:49
?@E =:<6=J E@ 36 C6:>3FCD23=6

(52 \$8.: .: 2 5.:421

,96(=2?D :?E6?565 E@ 4@>A=J H:E9 2== 2AA=:423=6 D64E:@?D @7
DA64:7J4264E:@? E96 227 @ 26JA=@J6C 3627 @E76 C65 F?56C E96
(=2?2J 36 2>6?565 E@ 4@>A=J H:E9 E96 !?E6C?2= *6G6?F6 @56 2
2D E96J 36 2>6?565 !? 25(5:22: @?2 75A6 @J6C 3627 @E76 C65 F?56C
E96=2?2J 36 2?565 2E 2?J E:>6 7@C C62D@?D @E96C E92? 4@>A=:
=E9@F89 E96 >A=@J6C 6IA64ED: E @2D2E962C?89E6E @ 2>6?5 @C E
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+ !*) (!) +& *, \$!+ # !\$ &) % !+*
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7C @>: E96C6C

@C 4=2:>D 2DD@4:2E65 2D@J@F D9@9FE9 7:=6 J@FC 4=2:> 7@C C6
D@@? 2D A@DD:3=6 27E 6E9 6 @FA @E6D :? @FEC C646DD2CJ 7@C J@F E
24EF2==J A2:5 E96 2>@F?E 5F6 7@C 2G6I:A4 FDC6 @E96 7@AC6 2I@6F 2E
:E :D ?@E 36:?8 A2:5 7@C @C C6:>3F CD86366BF @D E2 7J@ @E96C D@FC
*6:>3FCD6>6?E @C@F:C65 7@C 2== C6BF6DED E92@F @4F= D:537 @ECG
6IA6?D6 C6:>3FCD6>6?E D@F D6E E?7E @56 J@FC D6CG:46 AC@G:56C E
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<<2.8?

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1@F >2J 2AA62= 2 4=2:> 56?:2= 3J DF3>:EE:?8 2 *6BF6DE 7@C *6G
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D9@F=5 DE2E6 E96 C62D@?D E92E E@?2 7663-66@ 56?46-2-> 159 @F@F=
:?4=F56 2?J 255:E:@?2= :E6>D @C :?7@C>2E:@? E92E J@F 766= D
AC@46DD H:== AC@G:56 J@F H:E9 E96 @AA@CEF?:EJ E@ 2D< 255:
4@>>6?ED 2?5 J@F >2J C6G:65H2FA?@?492B86D5@ 4F>6?ED 2?5 @E
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,@ E96 6IE6?E 2 5:DAFE6 2C:D6D F?56C E96 E6C>D @7 @?6 @7 E9

- ! + * . + & * + + \$ % + & \$
*!+ AC@G:5(6-D(2C2E:4DA206 6?E:E=65 E@
12>:?6 H:E9@FE 492A8@J0E:106
2D H@CE<6D 2?5 F?:@?292=6>D 2?5 4@A:6D @7 2== 5@4F>6?ED

@?DE:EFE:@? G6?F6 & / /2D9:?8E@? 1@F >2J 2=D@ @
23@FE J@FC C:89ED 2?5 C6DA@?D:3:=:E:64D2E?@?D 9@+E=3J 64 2@=7:P\$
>AA@J62@B?67:ED +64FC:EJ 5>:?:DEC2E:@?

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7656C2= =2H E96 62=E9 !?DFC2?46 (@CE23:=:EJ 2?5 44@F?E23
!(C6BF:C6D E92E E96 (=2? AC@E64E 59564@E?97::57?EC2=2E:J@ @7
(=2? 2?5 J@FC >A=@J6C 2D DA@?D@C @7 E96 (=2? H:= = ?@E FD
:D AC@E64E65 F?56C !((C@E64E65 62=E9 !?7@C>2E:@? @C (!
EC62E>6?E A2J>6?E 962=E9(42C62@>A6CDEC@B:D@2?5@C 2D A6C>:EE
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HIPAA's privacy rules. In particular, the Plan will not, without a written authorization from you,
FD6 @C 5:D4=@D6 (! C@=C 56A 2@B>@?DD2@5C 5:644@: @? 64E:@? H:E9
@E96C 36?67:E @36 66A:EAJ>B?E@7 E96 >A=@J6C

-?56C !(J@F 92G6 46CE2:? C:89ED H:E9 C6DA64E E@ J@FC (!
4@AJ E96 :?7@C>2E:@? C646:G6 2? 244@F7@C?82@: @2?2?5:DF4=56D

* ";@602? &2≠A6>E1

%A.863621 !2160.8 5681 'A<<;>@ #>12>
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)% +' 2D 567:?65 :? *!+ L62=29 94D 56E2:=65 AC@465FC6D 7@C
56E6C>:9:6B96C 2? @C56C BF2=:726E:4DA2?)E%36?67:4:2C:6D 42? @3
H:E9@FE 492C86 2 4@AJ @7 DF4A=ACJ@C65FC6D 7C@> E96

"2C/;>:?.:1 !;@52>? 2.8@5 \$>;@20@6;; 0@ ;3 "\$!
C@FA 962=E9 A=2?D 2?5:DDF-6E9C20FC2-24J6?@E F?56C 7656C2= =
36?67:ED 7@C 2?J 9@DA:E2= =6?8E9 @7 DE2J :? 4@??64E:@? H:E9
49:=5 E@ =6DD E92? 9@FCD 7@==@H:?8 2 G28:?2= 56=:G6CJ @C
46D2C62? D6#BGC7 7656C2= =2H 86?6C2==J 5@6D ?@E AC@9:3:E
2EE6?5:?8 AC@G:56C 27E6C 4@?DF=E:?8 H:E9 E96 >@E96C 7C@>
62C=:6C E92? 9@FCD @C 9@FCDA-2D2DAAD426E@E-2F256C42D
7656C2= =2H C6BF:C6 E92E 2 AC@G:56C2@6E296 2BDF@C:K@E:@?
AC6D4C:3:?8 2 =6?8E9 @7 DE2J ?@E :? 6I46DD @7 9@FCD @C

+;92: ? 2.8@5 .:1 .:02> &645@? 0@ ;3 + &
,96 /@>6? D 62=E9 2?5 2?46C *:89ED 4E @7 / * :D 2 7656C
AC@E64E:@?D E@ A2E:6?ED H9@ 49@@D6 E@ 92G6 3C62DE C64@?
>2DE64E@>J ,9:D =2H 2AA=:6D 86?6C2==J 3@E9 E@ A6CD@?D 4@

(52 \$.A8 +288?@;:2 .:1 \$2@2 ;92:606 !2:@.8 2.8@5 \$.>6@E .:1 11
,9:D =2H 2>6?5D *!+ E96 (F3=:4 62=E9 +6CG:46 4E (+ 2?5 E
!* 2?5 2AA=:6D E@ 2== *!+ 8C@FA 962=E9 A=2?D 2?5 E@ 962=E
4@G6C286 E@ 8C@FA 962=E9 A=2?D !? 86A69622=E99AD??6HE=92HE C6
AC@G:56 >6?E2= 962=E9 @C DF3DE2?46 FD6 5:D@C56C 36?67:ED E
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+5.@ 6? . %A.863621 &2?2>B6?@ 6?@>6/A@6;:
)F2=:7:65 *6D6CG:DE :DEC:3FE:@? A?C@:7E 96@F> @?E2J@F 52DE
4@?EC:3FE65 E@ E96 (=2? =6DD C6:>3FCD6>6?ED J@F 92G6 C646
E2<6? 2D @7 E96 52E6 J@F C6BF6DE E96 5:DEC:3FE:@? !7 J@F 2
5FEJ 7@C 52JD @C >@E?J@F=>2:556666D by delivering a C:3FE:@?
copy of such order or call to active duty to the Employer. You must request a Qualified
Reservist Distribution on or after the date of the order or call to active duty, and before the last
day of the (2? 1624 applicable) during which the order or call to active duty occurred. A
Qualified Reservist Distribution is included in your gross income and wages, and is subject to
employment taxes. You may submit expenses incurred after the date a Qualified Reservist
Distribution has occurred. The amount that may be reimbursed is the amount by which you
have elected to reduce your Compensation, less the sum of the Qualified Reservist Distribution
and the amount of the reimbursements you received as of the date of the Qualified Reservist
Distribution.

)' &&
@?E:?F2E:@? 2?5 C6:?DE2E6>6?E C:89ED >2J 2=D@ 36 2G2:=23=6
5F6 E@ D6CG:46 :? E96 F?:7@C>65 D6CG:46D AFCDF2?E E@ E96 -?
*66>A=@J>6?E *:89ED 4E @7 -+ ** %@C86:F7@CC>2E:@? 23@
-+ ** :D 2G2:=23=6>7AC=@J6E96

* 2.8@5 '.B6:4? 00;A:@

>A=@J6C +F49 4@?EC:3FE:@?D 2C6 7@CH2C565 E@ E96 + ECF