

Amendment to WEA Trust WEA-MedPlus Plan

Section 3 of the WEA Trust WEA-MedPlus Plan is replaced in its entirety with the following:

Section 3 Eligibility and Coverage of Retirees and Their Spouses

This section describes the eligibility criteria for coverage under this policy, when eligible individuals must elect coverage, and when coverage begins and ends.

Note: Whenever the terms “you” or “your” appear in this section, they refer only to the retired employee whose prior employment is the basis for eligibility under this policy.

How to Obtain Coverage

In order to obtain coverage under this policy, you must submit a completed enrollment form that establishes to our satisfaction that you meet the eligibility criteria.

If you meet the eligibility criteria for coverage under this policy, you may also obtain coverage for your spouse. To apply for coverage, your spouse must submit a completed enrollment form that establishes to our satisfaction that he or she meets all of the eligibility criteria described in this section. There is no coverage for other dependents.

When You Must Apply for Coverage

If you meet the eligibility criteria defined below, you have two opportunities to apply for coverage under this policy. These two opportunities also apply to a spouse who applies for coverage under this policy:

1. You may apply for coverage under this policy during the six-month period following the effective date of your Medicare Part B coverage; **or**
2. You may apply for coverage under this policy any time after the six-month period following the effective date of your Medicare

Part B coverage; however, you must demonstrate that you were continuously covered by a health insurance plan during the six months immediately preceding your application for coverage under this policy. The health insurance plan that covered you during that period must have had coverage equivalent to or better than a basic Medicare supplement plan.

Eligibility for Coverage

You are eligible for coverage under this policy if you meet **all** of the following criteria:

- You are age 65 or older.
- You are retired from all full-time employment.
- You are enrolled in Parts A and B of Medicare’s traditional fee-for-service program (Original Medicare Plan) and Medicare is the primary insurer of your health care costs.

In addition, you must meet at least one of the following criteria:

- You are a WEA Trust health plan subscriber at the time you apply for coverage under this policy.
- You are a member of the WEAC Retired (WEAC-R) class.

- You were a WEA Trust health plan subscriber at some point during the 10 years immediately prior to your application for coverage under this policy.
- You were a WEAC member at some point during the 10 years immediately prior to your application for coverage under this policy.

Your spouse is eligible for coverage under this policy if you are enrolled in the WEA-MedPlus Plan **and** your spouse meets **all** of the following eligibility criteria at the time of application for coverage under this policy:

- Your spouse is age 65 or older.
- Your spouse is retired from all full-time employment.
- Your spouse is enrolled in Parts A and B of Medicare's traditional fee-for-service program (Original Medicare Plan) and Medicare is the primary insurer of your spouse's health care costs.

If you marry while you are covered by this policy, you may obtain coverage for your new spouse **provided** he or she meets **all** of the spousal eligibility criteria above. You must apply for coverage for your new spouse within 30 days of your marriage. Coverage for a new spouse will begin on the date of your marriage **provided** we receive the required application for coverage and premium payment within 30 days of your marriage.

When Coverage Begins

Coverage under this policy will not begin until we notify you, in writing, of the effective date of coverage. When coverage under this policy is approved, it will become effective on the first day of the month following the month in which we notify you of our approval and receive the initial premium payment. A spouse's coverage under this policy will not begin until we notify him or her, in writing, of the effective date of coverage.

Once you have enrolled in the WEA-MedPlus plan, you cannot switch back to your employer-sponsored group health plan. The only exception is if you return to active employment and your position and number of hours of

employment make you eligible for coverage under your employer's group health plan. In this case, your coverage under this policy will terminate.

Your decision to enroll in this policy also terminates whatever rights you may have under state or federal law to continue coverage under your former employer's group health policy.

When Coverage Ends

Your coverage under this policy will end on the earliest of the following dates:

- The date this policy terminates for any reason.
- The end of the period for which the last premium was paid for you.
- The date you cease to be eligible for coverage under the terms of this policy.
- The date on which you exhaust your maximum aggregate benefit. **Note:** Coverage for your spouse, if applicable, will not end solely because you exhaust your maximum aggregate benefit and, thus, are no longer eligible for benefits yourself.
- The date Medicare ceases to be your primary insurer.

Coverage for your spouse will end on the earliest of the following dates:

- The date this policy terminates for any reason.
- The end of the period for which the last premium was paid for your spouse's coverage.
- The date your spouse ceases to be eligible for coverage under the terms of this policy.
- The date on which your spouse exhausts the maximum aggregate benefit.
- The date Medicare ceases to be your spouse's primary health insurer.

Your covered spouse may continue coverage under this policy after your death or divorce as long as desired if we timely receive the required premiums. To continue coverage, he or she must notify us within 60 days of your death or divorce so that we can update our records and adjust the premium.