

Dependent Coverage

Open Enrollment

12

Sept. 12 – 30, 2011

Online only — 100% paperless enrollment 

Everyone required to make an election

Eligible dependents

An eligible dependent is defined as an employee's spouse and/or child(ren). The definition of "child(ren)" is different for the medical/vision plan and the dental plan. The chart below lists the required documentation that an employee must provide in order to enroll an eligible dependent for coverage.

Eligible Dependents		
	Medical/Vision	Dental
Eligible Dependent	An eligible dependent is defined as a Subscriber's spouse and/or child(ren).	Same as Medical/vision
Spouse	The Subscriber's legal spouse in the Subscriber's state of primary residence.	Same as Medical/vision
Child(ren)	The Subscriber's child may include: <ul style="list-style-type: none"> • natural children. • legally adopted children (The event date for an adopted child is the earlier of the date of adoption or date of placement for adoption. Placement for adoption means the assumption and retention of legal obligation for total and partial support for a child in anticipation of adoption of such child.) • children under your legal guardianship (temporary custody not eligible). • stepchildren. 	The Subscriber's unmarried child who relies on the Subscriber for over 50 percent of his/her financial support. <p>Children may include:</p> <ul style="list-style-type: none"> • natural children (who live in or outside your home). • legally adopted children. (The event date for an adopted child is the earlier of the date of adoption or date of placement for adoption. Placement for adoption means the assumption and retention of legal obligation for total and partial support for a child in anticipation of adoption of such child.) • children under your legal guardianship (temporary custody not eligible). • stepchildren who reside with you as the primary caregiver in a normal parent-child relationship.
Age Limits for Children	End of the month Child attains age 26.	End of the month child attains age 19; or to end of the month Child attains age 25 if a full-time student. <p>Vacation Period for Full-Time Students — a Child continues to be a Full-time Student during periods of regular vacation established by the institution. If the Child does not continue as a Full-time Student immediately following the period of vacation, the Full-time Student designation will end on the last day of the calendar month preceding the month in which such period of vacation ended. For example: Spring semester ends May 10 and students are on vacation for the calendar months of June and July. Fall semester starts August 25 and if students do not return to school, Full-time Student designation will end July 31.</p>
Dependent Children with Disabilities	Eligibility will be continued past the end of the month the Child attains the Age Limits for Children only for those already enrolled unmarried Children who cannot work to support themselves due to mental retardation or physical or mental handicap. These children must be allowed as a federal tax exemption by the Subscriber or Subscriber's Spouse. The Child's disability must start before the end of the period they would become ineligible for benefits. The Plan must certify the Child's eligibility.	Same as Medical/Vision
Foster Child	Any foster child who is eligible for any governmental program or law will not be eligible for benefits under the Plan unless required by the laws of the Subscriber's state of residence.	Same as Medical/Vision

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Supporting documentation required for dependent coverage

The company needs to ensure that only eligible employees and their dependents, are receiving health care coverage under the LG&E and KU medical/vision and dental plans. If you add dependents to your coverage, their eligibility must be verified by providing documentation to the Benefits Department.

The Company may require you to submit proof of continued

eligibility for any enrolled child. Your failure to provide this information could result in termination of a child's benefits under the Plan.

The chart below lists the required documentation that an employee must provide in order to enroll an eligible dependent for coverage.

Verifying Dependent Eligibility — Required Documentation When Adding Dependents		
	Medical/Vision	Dental
Spouse	A copy of your marriage certificate and one form of documentation establishing current marital status such as a joint household bill, joint bank/credit account, or the front page of your most recently filed federal tax return (with all financial information concealed).	Same as Medical/vision
Natural Child(ren)	A copy of the child's birth certificate which includes the names of the parents.	A copy of the child's birth certificate which includes the names of the parents and a copy of the front page of your most recently filed federal tax return confirming this child as a dependent (with all financial information concealed) and if between age 19 and 25, a copy of the current school schedule or enrollment verification statement that confirms the dependent's status as a full-time student.
Legally adopted Children or Children under your legal guardianship (temporary custody not eligible)	A copy of the child's birth certificate which includes the appropriate court order/adoption decree naming you or your spouse as the child's legal guardian.	A copy of the child's birth certificate which includes the appropriate court order/adoption decree naming you or your spouse as the child's legal guardian and a copy of the front page of your most recently filed federal tax return confirming this child as a dependent (with all financial information concealed) and if between age 19 and 25, a copy of the current school schedule or enrollment verification statement that confirms the dependent's status as a full-time student.
Step Children	A copy of the child's birth certificate and employee's marriage certificate and joint bill/account listing employee and spouse or last year's federal tax return showing a joint filing.	A copy of the child's birth certificate and proof of residency documenting the child resides with you as the primary caregiver in a normal parent-child relationship and a copy of the front page of your most recently filed federal tax return confirming this child as a dependent (with all financial information concealed). and if between age 19 and 25, a copy of the current school schedule or enrollment verification statement that confirms the dependent's status as a full-time student.
Dependent Children with Disabilities	A copy of the child's birth certificate which includes the names of the parents or appropriate court order/adoption decree naming you or your spouse as the child's legal guardian and an affidavit will need to be completed to prove disability through the insurance carrier.	Same as Medical/Vision

How and when to submit documentation for new dependents

Documentation is required when new dependents are added to an employee's medical and/or dental plan. Outside of Open Enrollment, participants have 30 days to add a dependent from the Change in Family Status date and 60 days to submit the required documentation. Failure to submit required documentation within 60 days will result in the dependent being retro-actively removed from coverage. Failure to add your dependent within 30 days will result in waiting until next year's open enrollment.

Documentation can be sent via mail (regular U.S. mail or inter-office) or faxed to the Benefits Dept.

- **Regular U.S. Mail:** LG&E Center, Attn: Benefits Department, P.O. Box 32030, Louisville, KY 40232
- **Inter-office mail:** LG&E Center — 16th Floor
- **Benefits fax#:** 502-217-2412

If you add a dependent during this year's Open Enrollment, you must submit the required documentation by Oct. 31, 2011.