

PART-TIME HOURLY ASSOCIATES AND TEMPORARY ASSOCIATES	
Excludes part-time truck drivers	
NOTE: The initial enrollment period should not be mistaken for the coverage effective date. You must enroll in coverage prior to the coverage effective date for most benefits.	
Plan	Enrollment periods and coverage effective dates
<ul style="list-style-type: none"> • Medical* • HMO plans • Dental <ul style="list-style-type: none"> – Enrollment is for two consecutive calendar years • Vision • Critical illness insurance • Accident insurance • AD&D 	<p>Initial enrollment period:</p> <p>If you are eligible for medical and other benefits during the first 52 weeks of employment as a result of working the required number of hours in a 60-day measurement cycle: You must enroll in coverage between the date you are first notified that you have met the eligibility requirements and the day <i>prior</i> to the 60th day following notification. See the section titled Part-time hourly associates and temporary associates: eligibility checks for medical benefits.*</p> <p>If you are eligible for medical benefits as a result of the annual eligibility check that occurs at 52 weeks of employment: You must enroll in coverage between the date following your 52-week anniversary and the day <i>prior</i> to the 60th day following the date of your 52-week anniversary.*</p> <p>Regardless of whether you are eligible for medical benefits as a result of the eligibility checks described above: You are still eligible to enroll in all other benefits available to part-time hourly associates and temporary associates after 52 weeks of employment. You must enroll between the date following your 52-week anniversary and the day <i>prior</i> to the 60th day following the date of your 52-week anniversary.*</p> <p>When coverage is effective:</p> <p>If you are eligible during the first 52 weeks of employment as a result of working the required number of hours in a 60-day measurement cycle: Your coverage is effective on the first day of the month in which your 89th day of employment occurs, counting from the date on which the successful 60-day measurement cycle began. See the section titled Part-time hourly associates and temporary associates: eligibility checks for medical benefits.</p> <p>If you are eligible as a result of the annual eligibility check that occurs at 52 weeks of employment (for medical)* or on your 52-week anniversary (for all other benefits): Your coverage is effective on the first day of the second calendar month following the day <i>prior</i> to your 52-week anniversary date.</p> <p>If you elect coverage, your election must remain in effect until the end of the calendar year containing the coverage effective date and may not be changed until the Annual Enrollment period for the next calendar year unless you experience an election change event, as described in the Permitted election changes outside Annual Enrollment section of this chapter.</p> <p>*To be eligible for medical coverage, part-time hourly associates and temporary associates must work the required number of hours and pass one of the eligibility checks described under Part-time hourly associates and temporary associates: eligibility checks for medical benefits earlier in this chapter. Part-time hourly pharmacists hired before February 1, 2012, are exempt from this requirement.</p>
<ul style="list-style-type: none"> • Associate assistance resources • Business travel accident insurance 	<p>You are enrolled automatically on your date of hire, and your coverage is effective on that date.</p>

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PART-TIME HOURLY ASSOCIATES AND TEMPORARY ASSOCIATES (CONTINUED)

Excludes part-time truck drivers

NOTE: *The initial enrollment period should not be mistaken for the coverage effective date. You must enroll in coverage **prior** to the coverage effective date for most benefits.*

Plan	Enrollment periods and coverage effective dates
<ul style="list-style-type: none"> • Optional associate life insurance • Optional dependent life insurance 	<p>Initial enrollment period: If you are eligible during the first 52 weeks of employment as a result of working the required number of hours in a 60-day measurement cycle: Your initial enrollment period starts the date you are first notified that you have met the eligibility requirements and ends the day <i>prior</i> to the 60th day following notification.</p> <p>If you are eligible on your 52-week anniversary: Your initial enrollment period starts the date following your 52-week anniversary and ends the day <i>prior</i> to the 60th day following the date of your 52-week anniversary. You can also enroll in, increase, or drop coverage at any time after your initial enrollment period ends.</p> <p>When coverage is effective:** For purposes of determining the effective date of your optional life insurance, you will need to refer to the discussion of eligibility for medical coverage. If you become eligible for medical coverage before your first 52-week anniversary because you worked the required number of hours in a 60-day measurement period, the effective date of your medical coverage is the “applicable date” for determining the effective date for optional life insurance.</p> <p>If you did not become eligible for medical coverage before your 52-week anniversary and instead become eligible on your 52-week anniversary, the “applicable date” for determining the effective date for optional life insurance is the first day of the second calendar month following the day prior to your 52-week anniversary.</p> <p>If you enroll during your initial enrollment period:</p> <ul style="list-style-type: none"> • If you enroll for the guaranteed amount, coverage is effective on the later of 1) the date you enroll, or 2) the “applicable date.” • If you enroll for more than the guaranteed amount, coverage for you and/or your spouse/partner is subject to Prudential’s approval. You will be required to provide Proof of Good Health for yourself and your spouse/partner and may be required to undergo a medical exam. If approved, your coverage is effective on the later of 1) the date Prudential approves your coverage, or 2) the “applicable date.” If any coverage above the guaranteed amount is not approved, and you are not already enrolled in coverage for the guaranteed amount, you will be enrolled in coverage for the guaranteed amount and coverage will be effective on the later of 1) the date you enroll, or 2) the “applicable date.” <p>If you enroll in or increase coverage after your initial enrollment period:</p> <ul style="list-style-type: none"> • Coverage for you and/or your spouse/partner (including an increase to previously elected coverage) is subject to Prudential’s approval. You will be required to provide Proof of Good Health for yourself and/or your spouse/partner and may be required to undergo a medical exam. If approved, your coverage is effective on the date Prudential approves your coverage. • You are not required to provide Proof of Good Health for children you enroll in optional dependent life coverage. <p>If you are required to provide Proof of Good Health, payroll deductions of your premiums will not begin until your coverage is effective, as described above.</p>
<p>**If your dependent child is confined for medical treatment (at home or elsewhere), coverage is delayed until your child has a medical release (does not apply to a newborn child).</p> <p>Part-time hourly associates and temporary associates may only cover their eligible dependent children and may not cover their spouse/partners. Disability coverage and company-paid life insurance are not available to part-time hourly associates and temporary associates.</p> <p>NOTE: Some benefits require you to meet the definition of active work. See the “Active work” or “actively at work” section in this chapter for information.</p>	