

Deseret Mutual Benefits

During Military Leaves of Absence

Your Deseret Mutual Benefits Team is anxious to serve you and your family as you serve in the armed forces of our country. The policy for employees on military leaves of absence is designed to meet or exceed the requirements of the *Uniformed Services Employment and Reemployment Rights Act*, and applies to all of the companies that form the Deseret Mutual family. For your information, here are answers to commonly asked questions:

Q: May I keep my Deseret Mutual medical and dental plan benefits?

A: You and your eligible family members may keep these benefits for up to 24 months or for the duration of your active duty assignment, whichever is less. Your military medical plan will be your primary coverage and your Deseret Mutual medical plan will be secondary. For your spouse and children, your Deseret Mutual medical plan will continue to be the primary coverage.

Q: What happens to my medical and dental plan premiums?

A: For the first three months, you and your employer will continue to share responsibility for your monthly premiums.

Q: What happens to my premiums after the first three months?

A: After the first three months, your employer will no longer pay any of your premium for medical and dental coverage. If you want to continue coverage with Deseret Mutual, you will be responsible for paying the entire premium. To find out what your monthly premium will be, please contact Deseret Mutual directly.

Q: How will my premium be billed?

A: Your premium will be billed to the address we have on record. If you change your address at any time, please notify your employer immediately and they will contact Deseret Mutual.

Q: What if I decide to waive enrollment in the medical and dental plans?

A: You may discontinue your enrollment at any time during your active duty assignment. When your military assignment ends, you may re-enroll in the Deseret Mutual plans if you (1) return to work within three months, and (2) you re-enroll in the plans within 30 days of your return to work. You will not need to meet any health requirements to re-enroll, and your benefits will not be subject to the pre-existing conditions provision.

Q: May I keep my life insurance benefits?

A: You and your eligible family members may remain enrolled in the Group Term Life, Supplemental Group Term Life, and 24-Hour Accidental Death & Dismemberment plans for up to 24 months or for the duration of your active duty assignment, whichever is less. And you may remain enrolled in the life insurance plans even if you do not maintain medical and dental coverage.

Please be aware, however, that none of these plans provide coverage for deaths caused by war or acts of war, or service in the military forces of any country at war, declared or undeclared. If you

decide to drop your coverage because of this exclusion, you may still be able to keep some coverage for your dependents. Please contact Deseret Mutual to make any life insurance changes.

Group Term Life insurance continues automatically if you maintain your medical and dental coverage. If you drop your medical and dental coverage, you can still maintain Group Term Life insurance alone. The medical premium continuation policy described previously also applies to Group Term Life insurance.

If you keep your Supplemental Group Term Life and 24-Hour Accidental Death & Dismemberment coverage, you are responsible to continue paying the premiums. These premiums will be billed to you at the address we have on record. If you change your mailing address, notify your employer and they will contact Deseret Mutual.

Q: What if I don't keep my life insurance coverage?

A: If you drop any of your life insurance coverage, you may reinstate coverage when you return to work as long as you (1) return to work within three months of the end of your active duty assignment and (2) you apply for the coverage within 30 days of your return to work. You will not need to meet any health standards to reinstate the same level of coverage you had before your leave of absence.

Q: Do I get benefit credit in the Master Retirement Plan while I'm on active duty?

A: If you are on an employer-approved military leave of absence, you will receive benefit credit in the Master Retirement Plan for up to five years or for the duration of your active duty assignment, whichever is less.

Q: What happens to my Thrift Plan account?

A: You may only contribute to your Thrift Plan account if you are earning a salary from your employer. During an unpaid military leave of absence, your contributions and the employer matching contributions will be suspended. However, after you return to work you may be eligible to make up the contributions you missed (including your employer's matching contributions). For details, contact Deseret Mutual when you return.

During your leave, your account will remain "open." You may continue to redistribute your savings among the various investment funds or make periodic withdrawals (subject to the usual limitations).

If you have a current Thrift Plan loan, you may make arrangements to continue your loan payments directly to Deseret Mutual. Or if that is not feasible, your loan payments may be suspended during the period of your active duty service. Loan payments will resume when your assignment ends.

Q: What about the money I put into my Flexible Spending Account for this year?

A: If you are on a paid leave, your FSA payroll deductions will continue. If you are on an unpaid leave, you may either make your FSA contributions directly to Deseret Mutual with after-tax money, or you may stop participation. If you stop your participation, you may be able to begin a new election when you return from leave of absence.

Q: Do I have any other insurance options if I don't continue coverage with Deseret Mutual?

A: You may be eligible for TRICARE, the military insurance that's offered through TriWest Healthcare Alliance. For more information, contact TriWest at 1-888-585-9378 or visit their Internet Web site at www.triwest.com.