

QUALIFIED MEDICAL CHILD SUPPORT ORDER PROCEDURES

A Qualified Medical Child Support Order ("QMCSO") is a judgment, decree or order usually issued as part of a settlement agreement or divorce decree by a court of competent jurisdiction (or through an administrative process established under state law) that provides for child support or health care coverage for the child of a Plan participant. As long as a QMCSO conforms to statutory requirements, a child named in the QMCSO will be eligible for coverage.

If the Fund receives a court order requiring the Plan to provide health coverage to a child, the Fund will follow the order only if it is determined that the order is a QMCSO. When the Fund receives a medical child support order from a court, the Fund will promptly notify, in writing, the participant and each of the children named in the order that the Fund received the order, and will deliver a copy of the Plan's procedures for determining whether the order is a QMCSO to them at the addresses listed on the order. The Fund will also notify each child named in the order of his or her right to designate a representative to receive copies of all notices regarding the order.

Within a reasonable period of time, the Fund will determine whether the order is a QMCSO and notify the participant and each child named in the order of the determination in writing. If claims are submitted to the Plan on behalf of the child or children named in the order while the Fund is determining whether the order is a QMCSO, the Plan will suspend payment of any benefits that are due until the order is determined to be a QMCSO. If the order is determined to be a QMCSO, children covered by the QMCSO will become covered Dependents of the participant named in the QMCSO as of the first date to which the QMCSO applies, as if the participant enrolled them in the Plan and paid any required payments as of that date.

For a free copy of the Plan's QMCSO procedures, contact the Welfare Fund office.