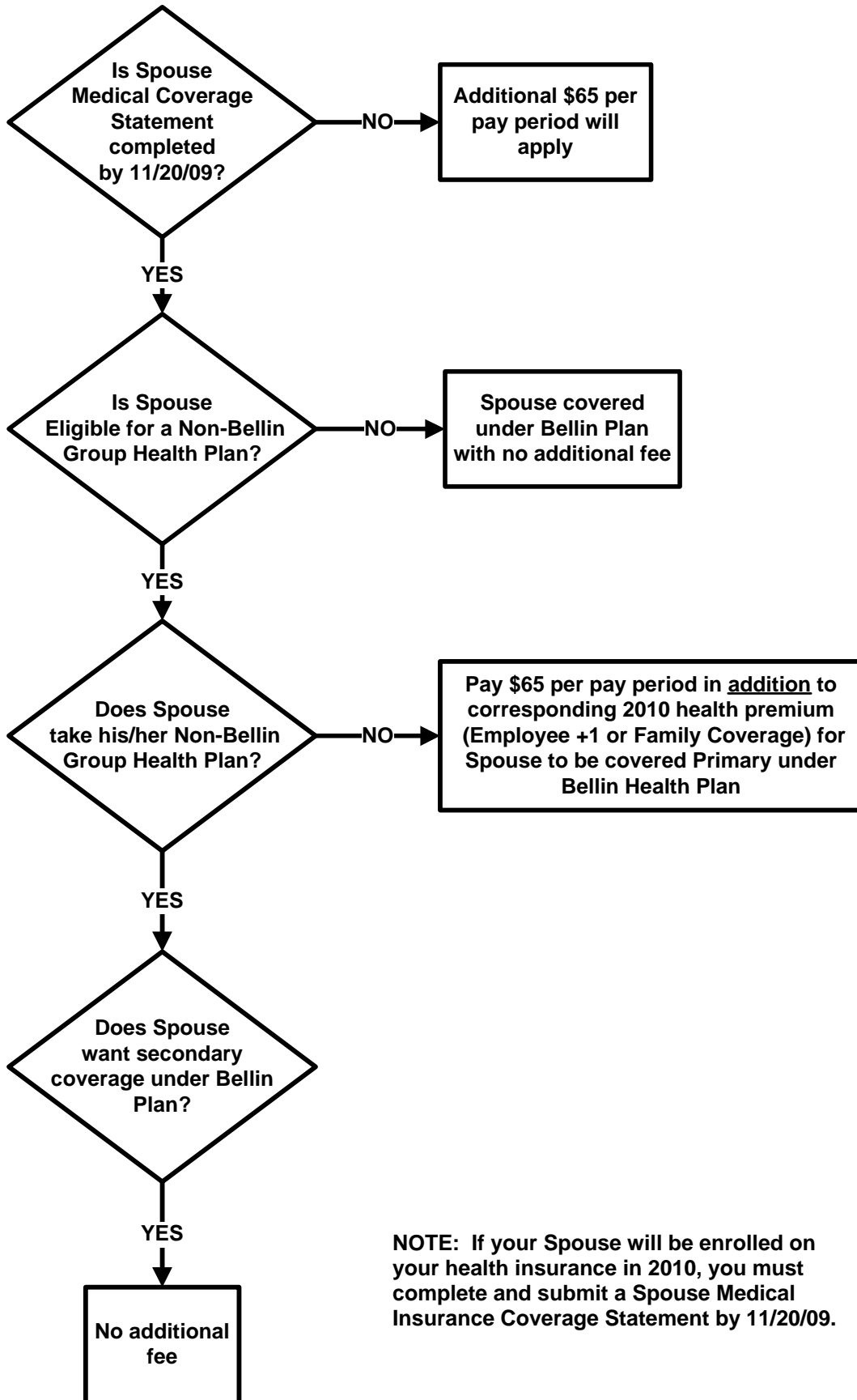


2010 SPOUSAL COVERAGE FLOW CHART



NOTE: If your Spouse will be enrolled on your health insurance in 2010, you must complete and submit a Spouse Medical Insurance Coverage Statement by 11/20/09.