

HIPAA SPECIAL ENROLLMENT RIGHTS NOTICE

If you declined enrollment for medical, vision or dental benefits for yourself or your eligible dependents (including your spouse or life partner) in the REI Full Benefit Plan because of other health, vision or dental insurance or group health plan coverage, or if you declined enrollment for yourself in the REI Access Plan because you had other health insurance or group health plan coverage, you may be able to enroll yourself and/or your eligible dependents in, or change your coverage under, the medical, vision or dental benefits provided under the REI Full Benefit Plan or enroll yourself in the medical benefits provided under the REI Access Plan if coverage under the other plan is lost due to one of the following:

- Coverage under the other plan ended due to termination of employment, divorce/termination of life partnership, death, loss of dependent status or a reduction in hours that affected plan eligibility;
- Coverage ended because you or your dependents no longer live or work in a benefit plan's service area;
- Employer contributions to the other plan stopped;
- The other plan was terminated or discontinued; or
- COBRA coverage under the other plan ended.

However, you must request enrollment in or a change to the REI Full Benefit Plan within 30 days after your or your dependents' other plan coverage ends for one of these listed reasons. Likewise, you must request enrollment in the REI Access Plan within 30 days after your other plan coverage ends for one of these listed reasons.

In addition, if you are eligible for the REI Full Benefit Plan, if you have a new dependent as a result of marriage, commencement of life partnership, birth, adoption, or placement for adoption, you may enroll, or change coverage for, yourself, your spouse or life partner and/or your dependent children. However, you must request enrollment or a change within 30 days after the marriage, commencement of life partnership, birth, adoption, or placement for adoption. If you request a change due to marriage, life partnership, birth, adoption or placement for adoption within the 30-day timeframe, the new coverage will be effective the date of marriage, life partnership commencement, birth, adoption or placement for adoption. This rule does not apply to the REI Access Plan.

The REI Full Benefit Plan and the REI Access Plan also allow a HIPAA special enrollment for eligible employees and eligible dependents who are not enrolled in the medical coverage provided by the Plans if (1) they lose Medicaid or CHIP coverage because they are no longer eligible for Medicaid or CHIP; or (2) if they become eligible for a state's Medicaid or CHIP premium assistance program under which the program will pay some or all of the premiums for coverage under Plans. Employees have 60 days – instead of 30 days – from the date of the Medicaid/CHIP event to request enrollment under the Plan.

If you are eligible for the REI Full Benefit Plan and you meet any of the above requirements, you will be allowed to enroll you and/or your dependents in any medical plan option of the REI Full Benefit Plan. If you are eligible for the REI Access Plan and you meet any of the above requirements, you will be allowed to enroll yourself in the REI Access Plan.

Please note that special enrollment rights will be extended only if you notify the REI Employee Service Center at 1-800-999-4734 or hrhr@rei.com within 30 days (or 60 days as indicated above) of the event.