

EVENT	WHAT TO CONSIDER
<p>Birth and Adoption Includes birth adoption, placement for adoption, legal guardianship of a child (including a foster child)</p>	<ul style="list-style-type: none"> ■ Will you need to make changes to your Westlake benefits coverage? ■ If your spouse has employer-provided coverage, compare plans to see which coverage best suits your dependent’s needs. ■ Will your health care and/or daycare expenses increase? Consider if you’ll need to contribute or increase contributions to the Health Care and Dependent Care FSAs. ■ Do you need to increase the amount of your life and/or AD&D insurance coverage? You might also consider electing voluntary dependent life and dependent AD&D insurance. ■ Will you be adjusting your retirement savings goals to take care of your growing family? ■ Will you need to update your beneficiary designation? <p>Required Documentation</p> <ul style="list-style-type: none"> ■ Certified adoption paperwork ■ Certified legal guardianship paperwork
<p>Marriage, Divorce and Separation Includes marriage, divorce, legal separation (where allowed by state law) or annulment</p>	<p>Marriage</p> <ul style="list-style-type: none"> ■ Are you changing your last name and/or address? ■ Will you need to make changes to your Westlake benefits coverage? ■ Whose health care coverage best meets your needs? If your spouse has employer-provided coverage, compare plans to see which coverage best suits your needs. ■ Do you need to begin or increase contributions to the Health Care and Dependent Care FSAs? ■ Do you need to increase the amount of your life and/or AD&D insurance coverage or elect voluntary dependent life and dependent AD&D insurance? ■ Will you be adjusting your retirement savings goals? ■ Will you need to update your beneficiary designation? <p>Required Documentation</p> <ul style="list-style-type: none"> ■ Certified marriage certificate <p>Divorce or Separation</p> <ul style="list-style-type: none"> ■ Are you changing your last name and/or address? ■ Will you need to make changes to your Westlake benefits coverage? ■ Were you a dependent under your spouse’s employer-provided health care coverage? If you have children, whose employer plan covered them as dependents? ■ Do you need to adjust contributions to the Health Care and Dependent Care FSAs? ■ Do you need to decrease the amount of your life and/or AD&D insurance coverage or make changes to voluntary dependent life and dependent AD&D insurance? ■ Will you be adjusting your retirement savings goals? ■ Will you need to update your beneficiary designation? <p>Required Documentation</p> <ul style="list-style-type: none"> ■ Certified divorce decree ■ Certified separation paperwork

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<p>Joining or Leaving the Company Includes termination or beginning of employment by you, your spouse, or a dependent</p>	<p>Joining the Company</p> <ul style="list-style-type: none"> ■ What coverage is right for you? ■ Will you be covering your dependents? ■ If you are enrolling in the Consumer Plan, do you want to contribute to the Health Savings Account (HSA)? ■ Do you want to contribute to the Health Care and Dependent Care FSAs? ■ Do you need to increase the amount of your life and/or AD&D insurance coverage? ■ Who do you want to designate as your beneficiary for your insurance, 401(k) and pension benefits? ■ How much will you want to contribute to the Westlake Savings 401(k) Plan? <p>Leaving the Company</p> <ul style="list-style-type: none"> ■ Will your address change? ■ What will happen to your health care coverage? ■ Are you interested in continuing life and/or AD&D insurance coverage? ■ Do you have a remaining balance in a tax-advantaged plan, such as a flexible spending account (FSA) or the Health Savings Account (HSA)? ■ What do you want to do about your 401(k) and pension benefits? <p>Required Documentation</p> <ul style="list-style-type: none"> ■ Letter from dependent employer stating loss of coverage and date coverage ended ■ Letter from dependent employer confirming new coverage and coverage effective date
<p>Death of a Dependent</p>	<ul style="list-style-type: none"> ■ Will you need to cancel any dependent coverage under the Westlake benefit plans? ■ Was your dependent enrolled in voluntary life and/or AD&D coverage? ■ Do you need to update your beneficiary designation? <p>Required Documentation</p> <ul style="list-style-type: none"> ■ Certified death certificate