



Adult Child Benefit Eligibility Policy Effective Jan. 1, 2011

Definition

An adult child is a dependent child who is age 19 to 26. The dependent child can be the biological child, legally adopted child, step-child, or foster child of the employee and/or the employee's legal spouse or certified/registered domestic partner. The dependent child does not have to be claimed as a tax dependent of the employee and/or the employee's legal spouse or certified/registered domestic partner.

The dependent child can be married and does not have to be a student. A married dependent's child or spouse is not eligible for coverage under McClatchy's health plans.

Eligibility for Coverage

Subject to the limitation listed below, effective Jan. 1, 2011, an adult child is eligible to be enrolled as a dependent under his or her parent's medical coverage under a McClatchy-sponsored medical plan. If covered under a McClatchy medical plan, the adult child will also be automatically covered under McClatchy's Employee Assistance Plan (EAP). Eligibility for coverage is for medical and EAP only; the adult child is not eligible for coverage on a McClatchy dental or vision plan.

Supplemental dependent life insurance coverage is available for adult children up to age 21, or to age 25 if the adult child is a full-time student. Student status will be verified by the life insurance carrier at the time of a claim to confirm eligibility before the claim is paid.

Eligibility Limitation

If an adult child is employed and eligible for medical coverage from his or her own employer, the adult child will not be eligible for coverage under a McClatchy-sponsored medical plan.

In order to retain medical coverage on or after the child's 19th birthday, the employee is required to certify eligibility prior to the child's 19th birthday. Additionally, the employee is required to re-certify the adult child's eligibility for coverage annually during McClatchy's Open Enrollment. The adult child will lose coverage as of the earlier of the first of the month after the child's 19th birthday or the first of the following plan year if annual certification is not completed during Open Enrollment.

It is the employee's responsibility to notify human resources when an adult child becomes eligible for medical coverage through his or her own employer and thus loses eligibility for McClatchy coverage. An adult child who loses McClatchy medical coverage is eligible to retain such coverage under COBRA.

Approval

This policy has been approved by:

Heather Fagundes
Vice President, Human Resources

November 1, 2010