

Life Events

Adopting a child.....	2-5
Having a baby.....	6-10
Child ceases to be eligible for benefits.....	11-12
Death of a child.....	13-15
Death of a spouse.....	16-19
Getting divorced.....	20-22
Getting married.....	23-25
Getting separated.....	26-28
Moving to a new address	29
Leaving the company involuntarily.....	30-33
Leaving the company voluntarily.....	34-36
Newly hired.....	37-41
Spouse gets job.....	42-44
Spouse leaves job.....	45-47
Death of an employee.....	48-50

Adopting a child

The Adoption Assistance Program offers financial assistance to eligible employees to adopt children under 18 years old who are eligible for adoption in accordance with applicable law.

Eligibility

This Program applies to you if you are a U.S. Regular Full-time or Regular Part-time employee. Coverage under the Program is automatic once you have satisfied the eligibility requirements - you do not need to take any action to enroll.

To be reimbursed for covered expenses, you must incur the expenses while you are covered by the Program and you must be an employee on the date your claim for reimbursement is filed. The claim must be filed no later than May 31 of the calendar year following the calendar year in which the expenses were incurred.

Eligible expenses will only include an expense you incur after your date of hire.

If your employment terminates for any reason while the adoption is in process, you will not be eligible for reimbursement under this Program.

Benefits summary

The Program will reimburse up to the current maximum amount allowed for adoption by the IRS (which is described below) for an "eligible adoption-related expense". An "eligible adoption-related expense" is any expense that is a qualified adoption expense under section 137 of the Internal Revenue Code - these generally include:

- adoption agency and placement fees
- legal fees and court costs incurred for an adoption
- other expenses that are directly related to, and the principal purpose of which is for, legal adoption
- transportation and lodging expenses while away from home in connection with the adoption
- unreimbursed medical expenses for the birth mother and child before the adoption

The Adoption Assistance Program will only cover expenses listed as eligible. No expense will be covered unless it is reasonable and necessary and directly related to, and for the principal purpose of, adopting a child. You may not claim an adoption assistance tax credit on your tax return for the same adoption expenses for which you received a reimbursement under this Program. Additionally, your reimbursement may be reduced or eliminated if your income for tax purposes exceeds certain limits in the tax code.

Documentation of eligible expenses must be itemized and include the name of the person, organization or entity to which the expenses were paid; and must include the amount, date, and nature of each expense.

The Adoption Assistance Program covers the adoption of an "eligible child". An "eligible child" generally is any child who, at the time the expense is incurred, is under the age of 18 or is physically or mentally incapable of caring for himself or herself. This may include the adoption of:

- children related to the employee by blood
- foster children
- grandchildren
- step children

Reimbursement

Once the adoption is final and adoption bills have been paid, submit the adoption assistance request form to:

- **the HR Service Center**

You will need to include:

- canceled checks from expenses paid
- itemized bills, invoices and receipts

Requests for reimbursement and the necessary documentation must be submitted no later than May 31 of the calendar year following the calendar year in which the expenses were incurred.

Your reimbursement will be paid through a separate check or, if you have arranged for direct deposit, will be deposited to your bank account as soon as administratively practicable.

Direct payment to the billing party

Maximum

Eligible expenses can be reimbursed up to the current maximum credit allowed by the IRS (\$13,400 for 2015) for each adopted child. Even if both adopting parents are employed by Boston Scientific, the total reimbursement per eligible child will be limited to that same current maximum credit allowed by the IRS (which is described above). So, if you and your spouse are both eligible, you should submit only one reimbursement request.

The Adoption Assistance Program does not limit the number of adoptions that may be submitted for reimbursement.

Married couples working for the same company

Married couples working for the same company

If my spouse and I both work for the company, how will my benefits be affected?

If you are married to (or adopt a child with) another Boston Scientific employee, only one employee may submit one reimbursement request for eligible expenses per adoption.

Direct payment to billing party

Direct payment to billing party

Does the company directly pay the adoption costs?

No, you cannot have adoption expenses paid directly to the billing party. You have to pay these expenses, then apply to the Adoption Assistance Program for reimbursement.

Paying taxes on reimbursement

Paying taxes on reimbursement

Will I have to pay taxes on any reimbursements?

Generally, benefits received under the Adoption Assistance Program are not subject to Federal income tax withholding, but are subject to FICA tax withholding. State tax treatment varies from state to state.

The company will withhold any necessary taxes from your benefit payments.

You should talk with your tax advisor if you have any questions about your tax liability.

Adoption assistance while on leave of absence

Adoption assistance while on leave of absence

If I am on a leave of absence, am I still eligible for adoption assistance?

You can apply for and receive benefits under the Adoption Assistance Program while you are on an approved leave of absence, so long as the adoption is finalized within 6 months of the first day of your leave of absence. In addition, in order to receive benefits, you must submit the necessary forms and documentation no later than May 31 of the calendar year following the calendar year in which the expenses were incurred.

Leaving the company

Leaving the company

If I have an existing claim and leave the company, will I still be reimbursed?

If you leave the company, you are still eligible to be reimbursed for your eligible adoption expenses, as long as you were a regular full-time or regular part-time employee on the date that the adoption was finalized and you submit the necessary forms and documentation no later than May 31 of the calendar year following the calendar year in which the expenses were incurred.

You will receive your reimbursement in a separate check as soon as administratively practicable.

Beneficiary elections

Beneficiary elections

Q. How do I make changes to my beneficiary elections?

A. These are the benefit plans under which a beneficiary is eligible to receive a benefit in the event of the covered person's death:

- Basic Life Insurance
- Basic Accidental Death and Dismemberment Insurance
- Business Travel Accident Insurance
- Voluntary Life Insurance (if enrolled)
- Voluntary Accidental Death and Dismemberment Insurance (if enrolled)
- The Boston Scientific Corporation 401(k) Retirement Savings Plan (if enrolled)
- The Global Employee Stock Ownership Plan (if enrolled)

Each plan has rules about who can be your beneficiary. Please remember, if you are enrolled, you are always the beneficiary for your covered dependents under the Voluntary Child Life or Voluntary Spouse or Domestic Partner Life Insurance plans and the Voluntary Accidental Death and Dismemberment Plan (employee and family coverage). You are required by law to name your spouse as your beneficiary under the Boston Scientific Corporation 401(k) Retirement Savings Plan, unless you get your spouse's written notarized consent to name someone else.

Review the specific plan for more information about beneficiary elections.

- BenefitsConnect - Beneficiary Form
- Basic Accidental Death and Dismemberment Insurance
- Business Travel Accident Insurance
- Basic Life Insurance
- The Boston Scientific Corporation 401(k) Retirement Savings Plan

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Having a baby

Having a baby

Congratulations! Having a baby is a big event in your life, and you will have many new decisions to make. This page provides information on the things you may need to do or think about that relate to your employment with the company.

Taking time off

Family and Medical Leave Act

If you meet the eligibility requirements you may be entitled to time off under the **Family and Medical Leave Act**.

Your job

Family and Medical Leave Act

If you are eligible to take leave under the **Family and Medical Leave Act**, your job will be protected.

Short-term Disability

Eligibility:

You are eligible if you are:

- a regular employee who is scheduled to work at least 20 hours per week. If you are eligible to participate, you will be automatically enrolled in the Short-Term Disability (STD) Program as of your hire date, or your first day of eligibility, whichever is later

Short-term disability payment: The company's STD Program provides you a short-term disability benefit that is based on a percentage of your weekly pay and your length of service when you go out on disability.

Your approved benefits under STD* are paid as follows:

Years of Service (as of your first day of disability)	STD Benefits Equal to 100% of Base Pay (plus sales bonuses/commissions) For...	STD Benefits Equal to 75% of Base Pay (plus sales bonuses/commissions) For...
Fewer than two years	First two weeks of disability ***	Remaining 24 weeks
Two through four years	First eight weeks of disability	Remaining 18 weeks
Five through nine years	First 16 weeks of disability	Remaining 10 weeks
Ten years or more	26 weeks	--

***The maximum paid leave under STD for having a baby is 6 weeks.**

*****Important Note:** During the seven calendar day waiting period, non-exempt employees must use any accrued but unused sources of paid leave, in the following order: all accrued but unused sick/absence days, all accrued but unused floating holidays, and all accrued but unused vacation in accordance with the vacation policy.

This rule does not apply in states where state law prohibits the mandatory use of paid time off.

If you are an exempt employee, your payments will be retroactive to the first day of your **disability**.

To qualify to receive this benefit payment, you must be considered **disabled** within the meaning of the STD program

Getting paid: Your payments will be approved and start after you are disabled for seven calendar days and will continue for up to 26 weeks provided that you continue to be **disabled**.

During the seven calendar day waiting period, non-exempt employees must use any accrued but unused sources of paid leave, in the following order:

- all accrued but unused sick/absence days
- all accrued but unused floating holidays
- all accrued but unused vacation in accordance with the vacation policy.

This rule does not apply in states where state law prohibits the mandatory use of paid time off.

If you are an exempt employee, your payments will be retroactive to the first day of your **disability**.

Enrollment: You are automatically enrolled in the Short-Term Disability Program on your date of hire, if you are eligible.

Restrictions and exclusions: The Short-Term Disability Program will not cover any disability resulting from:

- a physical or mental condition that cannot be verified by the use of medical or laboratory diagnostic techniques
- false information or failure to report a material fact about your disability
- war, declared or undeclared, or any act of war
- an injury or sickness that arises while on active duty in the military
- an injury or sickness when a benefit is payable under a Workers' Compensation law or any other acts or laws of like intent
- an attempt to commit or a commission of a crime for which you have been convicted under state or federal law
- economic and/or work-force related factors such as recession, job elimination, pay cuts and job sharing
- active participation in a riot
- participation in a criminal act, or as a result of such participation, or obtained following conviction for such participation
- an injury or sickness that arises as a result of cosmetic surgery, solely performed to enhance your appearance

Short-term disability benefits are not payable if you:

- are not under the Regular Care of a Physician, as defined by the Program
- are retired from Boston Scientific
- are incarcerated during your disability (benefits will stop during period of incarceration)
- are receiving severance pay or unemployment insurance benefits; and/or
- fail to attend an independent medical examination when requested by Aetna

Please note: In order to receive benefits under the Short-Term Disability Program, you must provide any medical information **Aetna** requests, as well as a medical authorization form. If you fail to provide this information, your claim will be denied and your absence may be unauthorized and may result in adverse action up to and including termination from employment.

Boston Scientific has selected **Aetna** as the administrator of the Short-Term Disability Program.

Filing a claim: You will need to file a claim by contacting: **Aetna**

Impact on benefits

Impact on benefits: You should check to see what maternity coverage you have under your medical plan. You will want to know how much the plan will pay for maternity expenses, such as charges for delivery, hospital and doctor's charges.

If you have not selected a doctor yet, you should choose an obstetrician for the mother and a pediatrician for the baby.

Having a baby is a qualified change in status. This means that you can change your benefit elections without waiting until the next open enrollment period. You have 31 days from the date of your child's birth to make any permissible changes to your benefits. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.

Remember, if you make changes to your benefits coverage, your payroll deductions will change accordingly.

Once you have provided your child's information to Boston Scientific, you will need to select the benefits plans under which you would like to cover your child. If you do not complete an enrollment for each plan, your child will not be covered under that plan.

If your day care expenses will change, you may want to change your contributions to your Dependent Day Care Flexible Spending Account.

You can also choose to set aside additional pre-tax dollars in a Health Care Flexible Spending Account to pay for any additional health costs for your new child.

- **BCBS Core Plan (PPO)** – Traditional Health Care Flexible Spending Account
- **BCBS Consumer Choice Plan (CDHP) w / HSA** – Limited Health Care Flexible Spending Account
- **Kaiser Core Plan (HMO)** – Traditional Health Care Flexible Spending Account

With a new addition to the family, this may be a good time to review your **beneficiary** elections for all of your benefit plans.

Below you will find a description of the changes you can make when you have a baby. In order to enroll your child in coverage, you must select coverage for your child under each plan(s) you wish to cover them under in addition to providing the company with their information. If you fail to select coverage under a particular plan, your child will not be enrolled for coverage in that plan.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from the date of birth. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** on the date of birth, provided your changes are received within 31 days of date of the birth of your child. However, if you choose voluntary life insurance or voluntary accidental death and dismemberment insurance coverage or choose to increase amounts you contribute to your health care flexible spending and/or dependent day care flexible spending account for you and/or your dependents, these coverages become effective as soon as administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

For plans where a **beneficiary** is named to receive a benefit in the event of a death, you can change your beneficiary elections at any time.

Description of changes you can make when you have a baby

Kaiser Permanente Medical Plan

You can:

- enroll
- increase the amount of your coverage

The Boston Scientific Medical Plans - BCBS

You can:

- enroll
- increase the amount of your coverage

The Boston Scientific Dental Plan

You can:

- enroll
- increase the amount of your coverage

The Boston Scientific Vision Plan

You can:

- enroll
- increase the amount of your coverage

Health Care Flexible Spending Account – Traditional or Limited

You can:

- enroll
- increase your contribution amount

Dependent Day Care Flexible Spending Account

You can enroll in the Dependent Day Care Flexible Spending Account plan.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You can:

- increase the amount of your coverage

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- increase the amount of your coverage
- You may need approval by the insurance company if you increase the amount of your coverage.

Voluntary Spouse or Domestic Partner Life Insurance

You cannot enroll at this time.

Voluntary Child Life Insurance

You can enroll in the Voluntary Child Life Insurance plan.

Short-Term Disability

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Pay-related changes

With the arrival of your child, you may want to review your tax withholding elections and the number of exemptions you claim, and complete a new W-4 form to make changes. The amount of your take-home pay may change if you decide to add your child to your benefits plans or change your tax withholding elections.

You can get a W-4 form and any necessary state tax forms from:
the HR Service Center or directly from your state's website. Once you have completed and signed the forms, send to: **the HR Service Center**

Assistance and services

The Employee Assistance Program offered through GuidanceResources® can assist you with:

- Financial questions
- Legal matters
- Stress
- Talking to your children
- Child custody questions

Call anytime, 24/7, for expert guidance and support that's free and confidential.

Other things to think about

Dependent and Elder care

If you need day care for your new baby, the Dependent and Elder care program, offered through GuidanceResources can help you find a day care provider.

You can set aside **pre-tax** dollars in a Dependent Day Care Flexible Spending Account to pay for any day care expenses for your new child.

You should apply for a Social Security number for your new baby. If you do not get an application from the hospital, contact your local Social Security Administration office.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Child ceases to be eligible for benefits

Child ceases to be eligible for benefits

Your child may no longer be eligible for certain benefit plans if your child reaches the plan's age limit. In some cases, if a mental or physical disability occurs prior to that age and while your child is covered by the plan, he or she may remain eligible for coverage after that age limit.

Please note: If you are not currently covering any dependent children under the BSC Group Health Plans, this event does not apply to you.

Cobra

When your child ceases to be eligible, coverage under certain group health plans will end for your child. Coverage that they are currently enrolled in under these plans may be continued, however, through COBRA for up to 36 months by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses.

Impact on benefits

When your child ceases to be eligible for benefits, this is a qualified change in status that allows you to make changes to your benefit plan elections.

Below you will find a description of when your child's eligibility ends, and the changes you can make when your child ceases to be eligible for benefits.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from the date your child ceases to be eligible for benefits. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** on the day that your child ceases to be eligible for coverage. However, if you choose to change (increase or decrease) your voluntary life insurance or voluntary accidental death and dismemberment insurance coverage or to decrease the amount you contribute to your health care flexible spending account for you and/or your dependents, changes in these coverages become effective as soon as administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

Kaiser Permanente Medical Core Plan

Age limit for dependent child:

Coverage can continue up to age 25.

Making changes: You can:

- remove your child from your coverage

Coverage of your child generally ends at the end of the month the child no longer meets the eligibility requirements.

The Boston Scientific Medical Plans - BCBS

Age limit for dependent child:

Coverage can continue up to age 26.

Making changes: You can:

- remove your child from your coverage

Coverage of your child generally ends on the date the child no longer meets the eligibility requirements.

The Boston Scientific Dental Plan

Age limit for dependent child:

Coverage can continue up to age 26.

Making changes: You can:

- remove your child from your coverage

Coverage of your child generally ends on the date the child no longer meets the eligibility requirements.

The Boston Scientific Vision Plan

Age limit for dependent child:

Coverage can continue up to age 26.

Making changes: You can:

- remove your child from your coverage

Coverage of your child generally ends on the date the child no longer meets the eligibility requirements.

Health Care Flexible Spending Account – Traditional or Limited

Age limit for dependent child:

There is no age limit, but there are eligibility requirements for covered dependents.

Making changes: You can:

- decrease your contribution amount

Voluntary Child Life Insurance

Age limit for dependent child:

Coverage can continue up to age 26.

Making changes: You can:

- cancel your coverage, if the child is the only child covered under the plan

Coverage of the child will end at the end of the month the child no longer meets the eligibility requirements.

Voluntary Life Insurance

Making changes: You can:

- increase or decrease coverage

Voluntary Accidental Death and Dismemberment

Making changes: You can:

- increase or decrease coverage

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Death of a child

Death of a child

The death of a child is one of the most devastating events that one can ever experience. On this page, you will find information to help simplify the work-related actions you may need to take and other changes you may want to consider.

Taking time off

You may need to take time off.

Plans that may pay benefits

You should file a claim for benefits if your child was covered under:

Plan Name	Claims contact
Voluntary Child Life Insurance	<ul style="list-style-type: none">• Aetna Life Insurance Company <p>Aetna Life Insurance Company 1-877-503-3448</p>

Monday - Friday from 9 a.m. - 7 p.m., EST.

- the HR Service Center

You should also check to see if your child was covered under any of your spouse's benefit plans.

Be sure to get several copies of the death certificate. You may need to provide one for each plan your child was covered under to claim death benefits.

Impact on benefits

The death of your child is a **qualified change in status** that allows you to make changes to your benefit plan elections. Below you will find a description of the changes you can make if your child dies.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from your child's death. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** on the date of your child's death for any coverage that terminates upon his or her death. However, if you choose to change (increase or decrease) your voluntary life insurance or voluntary accidental death and dismemberment insurance coverage or change (increase or decrease) the amounts you contribute to your health care flexible spending and/or to decrease or waive contributions to your dependent day care flexible spending accounts for you and/or your dependents, these changes become effective as soon as is administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

For plans where a beneficiary is named to receive a benefit in the event of a death, you can change your beneficiary elections at any time.

Description of the changes you can make if your child dies

Kaiser Permanente Medical Core Plan

You can:

- decrease the amount of your coverage

The Boston Scientific Medical Plans - BCBS

You can:

- decrease the amount of your coverage

The Boston Scientific Dental Plan

You can:

- decrease the amount of your coverage

The Boston Scientific Vision Plan

You can:

- decrease the amount of your coverage

Health Care Flexible Spending Account – Traditional or Limited

You can:

- decrease your contribution amount

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You can:

- decrease the amount of your coverage
- increase the amount of your coverage

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- decrease the amount of your coverage
- increase the amount of your coverage
- You may need approval by the insurance company if you increase the amount of your coverage.

Voluntary Child Life Insurance

You cannot enroll at this time.

Short-Term Disability

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Other things to think about

The death of a child is one of the most traumatic and sad events a parent can experience. If you or a loved one has recently lost a child, the Employee Assistance Program offered by GuidanceResources has resources available to assist you with the following:

- Grief Counseling
- Planning the Funeral
- Selecting a Funeral Home
- Types of Funerals
- Cremation

- The Memorial Service
- Planning a Memorial Service
- Special Remembrances

Since your number of dependents has changed, you may want to review your tax withholding elections and the number of exemptions you claim. The amount of your take home pay may change if you change your tax withholding elections or your number of exemptions. You can change your tax withholding by filling out a W-4 form. You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to **the HR Service Center**

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Death of a spouse

Death of a spouse

The death of a loved one is a difficult and stressful event in the lives of you and your family. This page provides information to help simplify the work-related actions you may need to take and other changes you may want to consider.

Taking time off

You may need to take time off.

Plans that may pay benefits

If your spouse was employed you should contact your spouse's employer to get information on that company's benefits. In addition, you should file a claim if your spouse was covered under any of these Boston Scientific benefits:

Plan Name	Claims contact
Voluntary Spouse or Domestic Partner Life Insurance	<ul style="list-style-type: none">Aetna Life Insurance Company Aetna Life Insurance Company 1-877-503-3448 <i>Monday - Friday from 9 a.m. - 7 p.m., EST.</i>the HR Service Center

Be sure to get several certified copies of the death certificate. You may need to provide one for each plan your spouse was covered under. You may also need copies for banks or other financial institutions where your spouse had an account.

If your spouse was employed, you should contact his/her employer's Human Resources department to find out about any death benefits you may be entitled to. You should also contact any private insurance companies that your spouse may have had insurance coverage with.

You should contact the Social Security Administration to see if you are entitled to a death/survivor benefit.

Impact on benefits

The death of a spouse is considered a **qualified change in status**. This means that you can change your benefit elections without waiting until the next open enrollment period.

If you make changes to your benefits coverages, your payroll deductions will change accordingly. You must submit changes to your benefits within 31 days of your spouse's death. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.

Click on "Impact on benefits" in the "More..." column for detailed information on the changes you can make.

You may want to review your beneficiary elections for your benefit plans, such as life insurance or 401(k). Each plan has rules about how benefits would be paid if you don't choose a beneficiary, or if your beneficiary isn't alive when you die. Review the specific plan for more information about beneficiary elections.

Description of the changes you can make if your child dies

Dependent Day Care Flexible Spending Account

You cannot enroll at this time.

Kaiser Permanente Medical Core Plan

You can:

- enroll
- increase the amount of your coverage

decrease the amount of your coverage

The Boston Scientific Medical Plans - BCBS

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage

The Boston Scientific Dental Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage

The Boston Scientific Vision Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage

Health Care Flexible Spending Account – Traditional or Limited

You can:

- enroll
- increase your contribution amount
- decrease your contribution amount

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You can:

- decrease the amount of your coverage
- increase the amount of your coverage

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- decrease the amount of your coverage
- increase the amount of your coverage

- You may need approval by the insurance company if you increase the amount of your coverage.

Voluntary Spouse or Domestic Partner Life Insurance

Coverage for your spouse or domestic partner will terminate as of the date of the event.

Short-Term Disability

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Beneficiary elections

How do I make changes to my beneficiary elections?

These are the benefit plans under which a beneficiary is eligible to receive a benefit in the event of the covered person's death:

- Basic Life Insurance
- Basic Accidental Death and Dismemberment Insurance
- Business Travel Accident Insurance
- Voluntary Life Insurance (if enrolled)
- Voluntary Accidental Death and Dismemberment Insurance (if enrolled)
- The Boston Scientific Corporation 401(k) Retirement Savings Plan (if enrolled)
- The Global Employee Stock Ownership Plan (if enrolled)

Each plan has rules about who can be your beneficiary. Please remember, if you are enrolled, you are always the beneficiary for your covered dependents under the Voluntary Child Life or Voluntary Spouse or Domestic Partner Life Insurance plans and the Voluntary Accidental Death and Dismemberment Plan (employee and family coverage). You are required by law to name your spouse as your beneficiary under the Boston Scientific Corporation 401(k) Retirement Savings Plan, unless you get your spouse's written notarized consent to name someone else. Review the specific plan for more information about beneficiary elections.

Other things to think about

Surviving the death of your spouse may be the most intense emotional pain you have ever experienced. Losing the person with whom you have intimately shared your life can leave you feeling a host of emotions from anger to sadness to loneliness. With time, these reactions will subside as you learn how to cope with your grief. The Employee Assistance Program offered through Guidance Resources has resources available to assist you with:

- Your Reaction
- Coping Tips
- Practical Matters
- Additional Resources

Losing your spouse can impact your tax situation. You may want to take a look at your tax withholding elections and the number of exemptions you claim. You can change your tax withholding by filling out a W-4 form. You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to: the HR Service Center

Dependent Care

If your spouse was responsible for the care of your children or an elderly family member, you may need to make changes to your day care arrangements. Services that can assist you with these needs are offered through the Dependent and Elder care program, GuidanceResources.

You can contact **the HR Service Center**.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Getting Divorced

Getting divorced

Getting a divorce can be a difficult and complicated process. On this page, you will find some information on how a divorce might affect your job and your benefits.

Taking time off

You may need to take time off during your divorce for legal proceedings.

Impact on benefits

Getting divorced is a **qualified change in status** that allows you to make changes to your benefit plans. Below you will find a description of the changes you can make if you get divorced.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from your divorce. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** on the date of your divorce. However, if you choose to change (increase or decrease) your voluntary life insurance or voluntary accidental death and dismemberment insurance coverage or to decrease amounts you contribute to your health care flexible spending and/or to change (increase or decrease) the amount you contribute to your dependent day care flexible spending account for you and/or your dependents, these coverages become effective as soon as administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

For plans where a **beneficiary** is named to receive a benefit in the event of a death, you can change your beneficiary elections at any time.

When you get divorced, coverage under certain plans will end for your ex-spouse. Coverage under the health care plans in which they are currently enrolled may be continued through **COBRA** by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses.

Remember, you or your spouse must notify the HR Service Center within 60 days of your divorce. If you do, your ex-spouse will be notified about his or her right to elect **COBRA** within 14 days after **the HR Service Center** receives timely notice of the divorce. Your ex-spouse may also be able to **convert** coverage under certain plans to an individual policy.

Kaiser Permanente Medical Core Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage

Coverage for your ex-spouse ends automatically on the date your divorce is final.

The Boston Scientific Medical Plans - BCBS

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- Coverage for your ex-spouse ends automatically on the date your divorce is final.

The Boston Scientific Dental Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- Coverage for your ex-spouse ends automatically on the date your divorce is final.

The Boston Scientific Vision Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- Coverage for your ex-spouse ends automatically on the date your divorce is final.

Health Care Flexible Spending Account – Traditional or Limited

You can:

- enroll
- decrease your contribution amount

Dependent Day Care Flexible Spending Account

You can enroll in the Dependent Day Care Flexible Spending Account plan.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You can:

- increase the amount of your coverage
- decrease the amount of your coverage

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- increase the amount of your coverage
- decrease the amount of your coverage
- You may need approval by the insurance company if you increase the amount of your coverage.

Voluntary Spouse or Domestic Partner Life Insurance

You cannot enroll at this time.

Voluntary Child Life Insurance

You cannot make any changes to your coverage.

Short-Term Disability

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Pay-related changes

If you make changes to your benefits elections, your payroll deductions will change. If the court orders you to pay child support, the payments may be directly deducted from your pay.

You may also need to change your direct deposit information for your pay if you open a new bank account.

If you file your taxes jointly, or if you are no longer claiming the same number of dependents, you may want to change your W-4 withholding allowances to reflect your change in marital status. If your name changes you must complete a new W-4 form. You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to: **the HR Service Center**

Assistance and services

The Employee Assistance Program offered through GuidanceResources® can assist you with:

- Financial questions
- Legal matters
- Stress
- Talking to your children
- Child custody questions

Call anytime, 24/7, for expert guidance and support that's free and confidential.

If your divorce results in a change in your day care or elder care needs, you can contact **GuidanceResources** for information on services in your area.

Other things to think about

If you need to make a name change or an address change, contact **the HR Service Center**.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Getting Married

Getting married

Congratulations! Getting married is a major event in your life. On this page you will find information that will be helpful to you and your new spouse. There are some things that you may want to do, such as add your new spouse to your health plan.

Taking time off

You may need to take time off to prepare for your wedding and to go on a honeymoon.

Impact on benefits

Getting married is a **qualified change in status**. This means you may be allowed to make changes to your benefit elections without waiting until the next annual open enrollment period.

Remember, if you increase your benefits coverage, or make any other changes, your payroll deductions will change accordingly. You have 31 days from the date of your marriage to make any permissible changes to your benefit elections. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.

Once you have provided your spouse's information to Boston Scientific, you will need to select the benefits plans under which you would like to cover your new spouse. If you do not complete an enrollment for each plan, your spouse will not be covered under that plan.

Due to your marriage, you may want to change your **beneficiary** for life insurance and other benefit plans. In general, you can name anyone you wish as a beneficiary under your life insurance plans, including a trust or an estate, or you can name more than one beneficiary.

For retirement plans, you are required by law to name your spouse as your beneficiary, unless you get your spouse's written notarized consent to name someone else.

Kaiser Permanente Medical Core Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- waive coverage

The Boston Scientific Medical Plans - BCBS

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- waive coverage

The Boston Scientific Dental Plan

You can:

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- waive coverage

The Boston Scientific Vision Plan

You can:

- enroll

- increase the amount of your coverage
- decrease the amount of your coverage
- waive coverage

Health Care Flexible Spending Account – Traditional or Limited

You can:

- enroll
- increase your contribution amount
- decrease your contribution amount

Dependent Day Care Flexible Spending Account

You can enroll in the Dependent Day Care Flexible Spending Account plan.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You can:

- increase the amount of your coverage

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- increase the amount of your coverage
- You may need approval by the insurance company if you increase the amount of your coverage.

Voluntary Spouse or Domestic Partner Life Insurance

You may need approval by the insurance company if you elect above a certain level of coverage.

Voluntary Child Life Insurance

You can enroll into the Voluntary Child Life Insurance Plan.

Short-Term Disability

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Pay-related changes

If you make any changes to your benefit elections, your payroll deductions will change accordingly.

You should update your direct deposit information if opening a new account or changing accounts. You may want to review your W-4 withholding allowances and make changes, if applicable. The amount of your take-home pay may change if you decide to change your benefit plan elections or change your tax withholding elections. If your name has changed, you must complete a new W-4.

You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to: **the HR Service Center**

Other things to think about

If you need to make a name change or an address change, contact **the HR Service Center**.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Getting Separated

Getting separated

Getting legally separated can be a difficult process. Below is information on how a separation might affect your job and your benefits.

Taking time off

You may need to take time off for legal proceedings.

Impact on benefits

Getting legally separated is a **qualified change in status**. This means that you can change your benefit elections without waiting until the next annual open enrollment period. Remember, if you increase your benefits coverage, or make any other changes, your payroll deductions will change accordingly. You have 31 days from the date of your **legal separation** to make any permissible changes to your benefits. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.

You may want to change your **beneficiary** designation for your life insurance and other benefit plans.

If your separation leads to a divorce, your spouse and/or minor children may still have certain rights to your retirement benefits under a **Qualified Domestic Relations Order**.

Getting separated is a **qualified change in status** that allows you to make changes to your benefit plan elections. Below you will find a description of the changes you can make if you get legally separated.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from the date of your separation. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** on the date of your separation. However, if you choose to change (increase or decrease) your voluntary life insurance or voluntary accidental death and dismemberment insurance coverage or to decrease the amounts you contribute to your health care flexible spending and/or to change (increase or decrease) the amount you contribute to your dependent day care flexible spending account for you and/or your dependents, these coverages become effective as soon as administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

For plans where a **beneficiary** is named to receive a benefit in the event of a death, you can change your beneficiary elections at any time.

When you are legally separated, coverage under certain plans will end for your spouse. Coverage under the health care plans, in which they are currently enrolled may be continued through **COBRA** by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses.

Remember, you or your spouse must notify the HR Service Center within 60 days of your legal separation. If you do, your spouse will be notified about his or her right to elect **COBRA** within 14 days after **the HR Service Center** receives timely notice of the legal separation.

Kaiser Permanente Medical Core Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- Coverage for your spouse ends automatically on the date your separation becomes legal.

The Boston Scientific Medical Plans - BCBS

You can:

- enroll
- increase the amount of your coverage

- decrease the amount of your coverage
- Coverage for your spouse ends automatically on the date your separation becomes legal.

The Boston Scientific Dental Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- Coverage for your spouse ends automatically on the date your separation becomes legal.

The Boston Scientific Vision Plan

You can:

- enroll
- increase the amount of your coverage
- decrease the amount of your coverage
- Coverage for your spouse ends automatically on the date your separation becomes legal.

Health Care Flexible Spending Account – Traditional or Limited

You can:

- enroll
- decrease your contribution amount

Dependent Day Care Flexible Spending Account

You can enroll in the Dependent Day Care Flexible Spending Account plan.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You can:

- increase the amount of your coverage
- decrease the amount of your coverage

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- increase the amount of your coverage
- decrease the amount of your coverage

- You may need approval by the insurance company if you increase the amount of your coverage.

Voluntary Spouse or Domestic Partner Life Insurance

You cannot enroll at this time.

Voluntary Child Life Insurance

You cannot make any changes to your coverage.

Short-Term Disability

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Pay-related changes

If you make any changes to your benefit elections, your payroll deductions will change accordingly.

You should update your direct deposit information if opening a new account or changing accounts.

You may want to review your W-4 withholding allowances and make changes, if applicable. The amount of your take-home pay may change if you decide to change your benefit plan elections or change your tax withholding elections. If your name has changed, you must complete a new W-4.

You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to: **the HR Service Center**

Assistance and services

The Employee Assistance Program offered through GuidanceResources® can assist you with:

- Financial questions
- Legal matters
- Stress
- Talking to your children
- Child custody questions

Call anytime, 24/7, for expert guidance and support that's free and confidential.

If your divorce results in a change in your day care or elder care needs, you can contact **GuidanceResources** for information on services in your area.

Other things to think about

If you need to make a name change or an address change, contact **the HR Service Center**.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Moving to a new address

Moving to a new address

Moving to a new address can affect your benefit plans if your work location changes. This page contains information to guide you through the process and assist you in making any necessary changes.

Benefit-related information

Use MyBSC to update your home address change to be sure you continue to receive all company mailings. Generally, moving will not affect most company benefits, like your 401(k) plan or vacation time.

Contact **the HR Service Center** to find out if your move will affect your benefits and if you need to make any changes. They will give you the information you need.

You will be notified if your medical rate changes or if your medical plan choices change as a result of your address change.

Pay-related information

If you are moving to a new state, you may be subject to a different state income tax rate. You may want to review your tax withholding and complete a new W-4 form to make changes. You may also be required to complete a state withholding form. You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to: **the HR Service Center**

Assistance and services

If you are transferring to a new work location at the request of the company, you may be eligible for relocation assistance.

Costs

How much do I have to pay for coverage?

Your cost information is available on the BenefitsCentral Enrollment portal or when accessed through your individual pay record.

Will my costs change?

Your cost for medical coverage may change:

- each year at open enrollment
- if you add/delete dependents
- if you change your coverage election
- if Boston Scientific changes the medical plan options
- if the plan is terminated

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Leaving the company involuntarily

Leaving the company involuntarily

When leaving the company, there is some very important information that you will need. On this page, you will find information to help you through this process.

Impact on benefits

Your loss of employment will affect the status of your benefit plans.

Other things to think about

The company will provide the following information in writing or over the phone depending on the information requested:

- dates of service
- current and former job title(s) (including business title(s))
- work location(s)
- salary history only for financial or credit related purposes with employees' consent

This information will be provided by the HR Service Center.

Kaiser Permanente Medical Core Plan

If you are eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You will have the opportunity to elect COBRA continuation coverage (in the plan which you and your eligible dependents are currently enrolled in) for you and your eligible dependents. If you timely elect COBRA continuation coverage, then, as part of your Severance Benefits, the Company will subsidize a portion of the cost of your COBRA coverage for a period of time based on your position classification and Years of Service. For more information, please refer to the applicable Boston Scientific Severance Plan.

If you are not eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents (in the plan which you and your eligible dependents are currently enrolled in) through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses. Under certain circumstances, you can also change your coverage to an individual policy or non-group plan within 30 calendar days after coverage ends without providing **proof of good health**. For more information about your eligibility to change to non-group coverage, contact

- **Kaiser Permanente**

The Boston Scientific Medical Plans - BCBS

If you are eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You will have the opportunity to elect COBRA continuation coverage (in the plan which you and your eligible dependents are currently enrolled in) for you and your eligible dependents. If you timely elect COBRA continuation coverage, then, as part of your Severance Benefits, the Company will subsidize a portion of the cost of your COBRA coverage for a period of time based on your position classification and Years of Service. For more information, please refer to the applicable Boston Scientific Severance Plan.

If you are not eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents (in the plan which you and your eligible dependents are currently enrolled in) through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses. Under certain

circumstances, you can also change your coverage to an individual policy or non-group plan within 30 calendar days after coverage ends without providing **proof of good health**. For more information about your eligibility to change to non-group coverage, contact

- **Blue Cross Blue Shield of Massachusetts**

The Boston Scientific Dental Plan

If you are eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You will have the opportunity to elect COBRA continuation coverage for you and your eligible dependents. If you timely elect COBRA continuation coverage, then, as part of your Severance Benefits, the Company will subsidize a portion of the cost of your COBRA coverage for a period of time based on your position classification and Years of Service. For more information, please refer to the applicable Boston Scientific Severance Plan.

If you are not eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses.

The Boston Scientific Vision Plan

If you are eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You will have the opportunity to elect COBRA continuation coverage for you and your eligible dependents. If you timely elect COBRA continuation coverage, then, as part of your Severance Benefits, the Company will subsidize a portion of the cost of your COBRA coverage for a period of time based on your position classification and Years of Service. For more information, please refer to the applicable Boston Scientific Severance Plan.

If you are not eligible for benefits under a Boston Scientific Severance Plan, coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses.

Life Insurance

Your coverage ends on your last day of work. When your group coverage ends for Basic Life Insurance, you may be eligible to convert to an individual policy without showing **proof of good health**. Or, if you are not injured or sick, you may also be eligible to port your coverage at the group term rate.

For information, contact:

- **Aetna Life Insurance Company**

You must apply and pay the first premium within 31 calendar days after your coverage ends.

Health Care Flexible Spending Account

Your contributions end on your last day of work. You can be reimbursed for **eligible health care expenses** that you have incurred through your last day of coverage. Reimbursement requests must be submitted by May 31st of the year following the year in which your coverage ended.

You may be able to continue making contributions through the remainder of the plan year during which your coverage ends under COBRA.

Disability Insurance

- **Short-Term Disability**
Your coverage ends on your last day of work.
- **Long-Term Disability**
Your coverage ends on your last day of work.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

Your coverage ends on your last day of work. You may be able to convert your Basic Accidental Death and Dismemberment to an individual policy within 31 calendar days of the date your coverage ends, subject to certain insurance company rules. For more information, contact the **Aetna Life Insurance Company**.

Voluntary Accidental Death and Dismemberment

Your coverage ends on your last day of work. You may be able to convert your Voluntary Accidental Death and Dismemberment to an individual policy by applying and making the premium payments within 31 calendar days of the date your coverage ends, subject to certain insurance company rules. For more information, contact the **Aetna Life Insurance Company**.

Business Travel Accident Insurance

Your coverage ends on your last day of work.

The Boston Scientific Corporation 401(k) Retirement Savings Plan

When you leave the company:

- you are entitled to payment of your **vested** account balance
- you must take your money out of the plan if your account balance is \$5,000 or less, excluding any rollover contributions, otherwise your account can remain in the plan until you reach age 65.
- if you are age 65 or older you must take your money out of the plan by electing a lump-sum distribution or by rolling over your account within 90 days regardless of your account balance

You can apply for your distribution by calling Vanguard Participant Services at 1-800-523-1188 or by logging onto **www.vanguard.com**. All distributions from the Boston Scientific and Pfizer stock funds, including rollovers, are made in cash unless you choose to receive a stock certificate for the stock in your account.

The only kind of stock that you can request to be distributed in-kind in the form of shares rather than cash is Boston Scientific and Pfizer stock.

Note: If your vested account balance exceeds \$5,000 (excluding any rollover contributions) when you leave the company, you have 90 days following your termination date to elect one of the following options: (1) receive a lump sum cash payment, (2) roll over all or part of your account balance into another eligible retirement plan or IRA, or (3) defer the distribution of your account balance until you reach age 65. If, after your employment ends, the total value of your vested account at any time before you attain age 65 is under \$5,000 and greater than \$1,000, your entire vested account will be automatically rolled over to a Vanguard IRA, unless you elect a lump sum distribution or a rollover to another eligible retirement plan or IRA. Accounts under \$1,000 will be automatically distributed to you as a lump-sum, cash distribution, unless you elect a rollover to another eligible retirement plan or IRA.

If you borrowed money from your account, you have 90 days from the date of termination to repay your entire outstanding loan balance (including any accrued interest). If you do not pay the loan in full, a default will occur, and the outstanding balance will be taxable to you as though you had taken a withdrawal. Any outstanding loan that is not

repaid will be treated as a taxable distribution and reported to the IRS as income for the year of default for non-payment, and early withdrawal tax penalties may apply.

Other things to think about

The company will provide the following information in writing or over the phone depending on the information requested:

- dates of service
- current and former job title(s) (including business title(s))
- work location(s)
- salary history only for financial or credit related purposes with employees' consent

This information will be provided by the HR Service Center.

COBRA

Please see COBRA details below.

COBRA notification

When will I be notified about COBRA eligibility after my employment ends?

You and your eligible covered dependents will receive written notification of your COBRA eligibility within 14 days after **Chard Snyder** is notified by Boston Scientific of one of the following events:

- voluntary termination of employment
- involuntary termination of employment

COBRA due to termination

How long is COBRA coverage available if I lose my job?

COBRA coverage is available for up to 18 months if your employment ends for any reason (except gross misconduct.). If you lose your job because of gross misconduct you will not be eligible for COBRA.

Disabled at termination

If I'm totally disabled when I leave the company, is there any difference in my COBRA coverage?

Yes. If you are determined to be disabled by the Social Security Administration when you leave Boston Scientific or within the 60-day COBRA election period, you can extend your COBRA coverage an additional 11 months for a total of 29 months of COBRA coverage.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Leaving the company voluntarily

Leaving the company voluntarily

When you decide to leave the company there is some very important information that you will need. On this page, you will find information to help you through the process.

Impact on benefits

Your loss of employment will affect the status of your benefit plans.

Other things to think about

The company will provide the following information in writing or over the phone depending on the information requested:

- dates of service
- current and former job title(s) (including business title(s))
- work location(s)
- salary history only for financial or credit related purposes with employees' consent

This information will be provided by the HR Service Center.

Kaiser Permanente Medical Core Plan

Coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents (in the plan which you and your eligible dependents are currently enrolled in) through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses. Under certain circumstances, you can also change your coverage to an individual policy or non-group plan within 30 calendar days after coverage ends without providing **proof of good health**. For more information about your eligibility to change to non-group coverage, contact

- **Kaiser Permanente**

The Boston Scientific Medical Plans - BCBS

Coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents (in the plan which you and your eligible dependents are currently enrolled in) through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses. Under certain circumstances, you can also change your coverage to an individual policy or non-group plan within 30 calendar days after coverage ends without providing **proof of good health**. For more information about your eligibility to change to non-group coverage, contact

- **Blue Cross Blue Shield of Massachusetts**

The Boston Scientific Dental Plan

Coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses.

The Boston Scientific Vision Plan

Coverage for you and your eligible dependents ends on your last day of work. You can continue coverage for you and your eligible dependents through **COBRA** for up to 18 months by paying 100% of the group rate (the total amount of the contributions paid by similarly situated active employees plus the amount paid by the Company), plus an additional 2% to cover the company's administrative expenses.

Life Insurance

Basic Life Insurance

Your coverage ends on your last day of work. When your group coverage ends for Basic Life Insurance, you may be eligible to convert to an individual policy without showing proof of good health. Or, if you are not injured or sick, you may also be eligible to port your coverage at the group term rate.

For information, contact:

Aetna Life Insurance Company
Aetna Life Insurance Company
1-877-503-3448
Monday - Friday from 9 a.m. - 7 p.m., EST.

You must apply and pay the first premium within 31 calendar days after your coverage ends.

Health Care Flexible Spending Account

Your contributions end on your last day of work. You can be reimbursed for **eligible health care expenses** that you have incurred through your last day of coverage. Reimbursement requests must be submitted by May 31st of the year following the year in which your coverage ended.

You may be able to continue making contributions through the remainder of the plan year during which you coverage ends under **COBRA**.

Disability Insurance

- **Short-Term Disability**
Your coverage ends on your last day of work.

Long-Term Disability

Your coverage ends on your last day of work.

Accidental Death and Dismemberment

Basic Accidental Death and Dismemberment

Your coverage ends on your last day of work. You may be able to convert your Basic Accidental Death and Dismemberment to an individual policy within 31 calendar days of the date your coverage ends, subject to certain insurance company rules. For more information, contact the **Aetna Life Insurance Company**.

Voluntary Accidental Death and Dismemberment

Your coverage ends on your last day of work. You may be able to convert your Voluntary Accidental Death and Dismemberment to an individual policy by applying and making the premium payments within 31 calendar days of the date your coverage ends, subject to certain insurance company rules. For more information, contact the **Aetna Life Insurance Company**.

Business Travel Accident Insurance

Your coverage ends on your last day of work.

The Boston Scientific Corporation 401(k) Retirement Savings Plan

When you leave the company:

- you are entitled to payment of your **vested** account balance
- you must take your money out of the plan if your account balance is \$5,000 or less, excluding any rollover contributions, otherwise your account can remain in the plan until you reach age 65.
- if you are age 65 or older you must take your money out of the plan within 90 days regardless of your account balance

You can apply for your distribution by calling Vanguard Participant Services at 1-800-523-1188 or by logging onto **www.vanguard.com**. All distributions from the Boston Scientific and Pfizer stock funds, including rollovers, are made in cash unless you choose to receive a stock certificate for the stock in your account.

The only kind of stock that you can request to be distributed in-kind in the form of shares rather than cash is Boston Scientific and Pfizer stock.

Note: If your vested account balance exceeds \$5,000 (excluding any rollover contributions) when you leave the company, you have 90 days following your termination date to elect one of the following options: (1) receive a lump sum cash payment, (2) roll over all or part of your account balance into another eligible retirement plan or IRA, or (3) defer the distribution of your account balance until you reach age 65. If, after your employment ends, the total value of your vested account at any time before you attain age 65 is under \$5,000 and greater than \$1,000, your entire vested account will be automatically rolled over to a Vanguard IRA, unless you elect a lump sum distribution or a rollover to another eligible retirement plan or IRA. Accounts under \$1,000 will be automatically distributed to you as a lump-sum, cash distribution, unless you elect a rollover to another eligible retirement plan or IRA.

If you borrowed money from your account, you have 90 days from the date of termination to repay your entire outstanding loan balance (including any accrued interest). If you do not pay the loan in full, a default will occur, and the outstanding balance will be taxable to you as though you had taken a withdrawal. Any outstanding loan that is not repaid will be treated as a taxable distribution and reported to the IRS as income for the year of default for non-payment, and early withdrawal tax penalties may apply.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Newly hired

Newly hired

Welcome to the company. We are happy to have you aboard. Below you will find links to some information that will help you with the transition to your new job.

Getting paid

When you are hired, you should fill out a W-4 form and a state withholding form if your state requires it. If you don't fill out a tax withholding form, your **filing status** will default to:

- single with zero **withholding allowances** for federal
- single with zero withholding allowances for state

This will result in the highest possible rate of income tax withholding from your pay.

Other deductions may also be taken from your pay, either **pre-tax** or **after-tax**.

The following pre-tax deductions are taken from your pay if you are eligible to participate and choose to do so:

- 401(k) pre-tax contributions (including catch-up contributions, if you are eligible)
- dental
- FSA - dependent day care
- FSA - health care
- medical
- vision

After-tax deductions are taken from your pay after your pay is taxed and include all other deductions not shown above.

The pay schedule is as follows:

Employee type	When paid	Time period	Number of pay days per year
exempt employees/non-exempt employees	bi-weekly	one week lag	26

If a pay day falls on a weekend, holiday or other non-work day, you'll be paid on the business day immediately before the regularly scheduled pay day.

Boston Scientific offers employees the ability to directly deposit their paycheck into a maximum of three (3) accounts. You can deposit your net pay or a fixed amount(s) into one checking or savings account or into a combination of checking and savings accounts. The maximum combination is two (2) checking accounts and one (1) savings account or two (2) savings accounts and one (1) checking account. In addition, it is still possible to receive a live check. This policy applies to all employees.

Boston Scientific may require that you keep track of your time by completing a KRONOS monthly timesheet. You will be notified if this policy applies to you.

Benefit-related information

Review the benefits that are available to you and decide which of the optional plans you would like to enroll in. Complete the enrollment process for the plans that you select. Some plans may have enrollment deadlines and eligibility criteria that you need to be aware of.

If you elect coverage(s) for any of your eligible dependents, you may have to provide additional information about these dependents.

You may have to select a **beneficiary** if you participate in any of these benefit plans:

- Basic Life Insurance
- Basic Accidental Death and Dismemberment Insurance
- Business Travel Accident Insurance
- Voluntary Life Insurance (if enrolled)
- Voluntary Accidental Death and Dismemberment Insurance (if enrolled)
- The Boston Scientific Corporation 401(k) Retirement Savings Plan (if enrolled)
- The Global Employee Stock Ownership Plan (if enrolled)

Each plan has rules about beneficiary selection.

Available benefit plans

The Boston Scientific Medical Plans

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You can choose coverage for you and your eligible dependents. You can choose coverage under:

- The Boston Scientific Core Plan (PPO) - BCBS
- The Boston Scientific Consumer Choice Plan (CDHP) w / HSA – BCBS
- Kaiser Permanente Core Plan HMO– (available to CA employees only)

You have 31 calendar days from your date of hire to enroll. If you enroll within 31 calendar days of your date of hire, your coverage starts retroactive to your date of hire. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

The Boston Scientific Dental Plan

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You can choose coverage under The Boston Scientific Dental Plan for you and your eligible dependents.

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage starts on your date of hire. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

The Boston Scientific Vision Plan

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You can choose coverage under The Boston Scientific Vision Plan for you and your eligible dependents.

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage starts on your date of hire. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

Health Care Flexible Spending Account – Traditional or Limited

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage will start as soon as administratively practicable following receipt of your election. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

Dependent Day Care Flexible Spending Account

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage will start as soon as administratively practicable following receipt of your election. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

Life Insurance

Basic life (company paid)

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You will automatically be enrolled on your date of hire or, if you are not eligible on your date of hire, on the date you become eligible.

Voluntary life (regular employee paid)

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage will start as soon as administratively practicable following receipt of your election. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

You may need approval by the insurance company if you elect coverage in excess of three times your annual base salary or \$400,000.

Accidental death and dismemberment plan

Basic accidental death and dismemberment (company paid)

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You will automatically be enrolled on your first day of active employment or if you are not eligible on your date of hire, on the date you become eligible.

Voluntary accidental death and dismemberment (regular employee paid)

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage will start as soon as administratively practicable following receipt of your election. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying

life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

Voluntary Spouse or Domestic Partner Life Insurance

Your spouse or domestic partner is eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, your coverage will start as soon as administratively practicable following receipt of your election. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

You may need approval by the insurance company if you elect coverage in excess of \$100,000.

Voluntary Child Life Insurance

Each of your children who are eligible dependents are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You have 31 days from your date of hire to enroll. If you enroll within 31 days of your date of hire, coverage will start as soon as administratively practicable following receipt of your election. If you do not enroll within that 31-day period, you will not be able to enroll until the next annual open enrollment period, unless you experience a qualifying life event or change of status as defined by federal law and determined by Boston Scientific. Please note, your date of hire counts as day 1 in determining the 31 day deadline.

You may need approval by the insurance company if you elect coverage in excess of \$100,000.

Business Travel Accident Insurance

Business Travel Accident Insurance (company paid)

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You will automatically be enrolled on your date of hire.

Short term disability plan

Short term disability (company paid)

You are eligible if you are:

- a regular employee who is scheduled to work at least 20 hours per week. If you are eligible to participate, you will be automatically enrolled in the Short-Term Disability (STD) Program as of your hire date, or your first day of eligibility, whichever is later

You will automatically be enrolled on your date of hire.

Long-Term Disability

Long term disability (company paid)

You are eligible if you are:

- a regular employee who is regularly scheduled to work at least 20 hours per week

You will automatically be enrolled on your date of hire.

The Boston Scientific Corporation 401(k) Retirement Savings Plan

You may be eligible to participate in The Boston Scientific Corporation 401(k) Retirement Savings Plan. Once you satisfy the plan's eligibility requirements you will automatically be enrolled in the plan.

The enrollment packet you receive will explain the amount of your automatic contributions, any matching or other company contributions and how you may choose not to participate or to change the amount of your contributions to the plan.

The Global Employee Stock Ownership Plan

You may be eligible to participate in The Global Employee Stock Ownership Plan.

Company policies

Boston Scientific has many written policies that inform you about company practices, such as attendance, and provide you with additional benefits, such as vacation time. For more information, contact **the HR Service Center**.

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Spouse gets a job

Spouse gets a job

If your spouse gets a new job, you may want to review and compare the benefit plans that are available to you and your spouse.

Impact on benefits

Your spouse getting a job is considered a **qualified change in status**. This means that you can make certain changes to your **pre-tax** benefit elections without waiting until the next open enrollment period.

Below you will find a description of the changes you can make when your spouse gets a job.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from the date that your spouse starts his or her new job. You must make any changes within this time. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** your benefits will be effective on the date your spouse starts his or her new job provided changes are made within 31 days of the event. **Note:** if you choose voluntary life insurance or voluntary AD&D insurance coverage or choose to decrease the amount you contribute to your health care flexible spending and/or to change (increase or decrease) the amount you contribute to your dependent day care flexible spending for yourself and/or your dependents, these coverages become effective as soon as administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

For plans where a **beneficiary** is named to receive a benefit in the event of a death, you can change your beneficiary elections at any time.

Kaiser Permanente Medical Core Plan

You can:

- decrease level of coverage
- waive coverage

The Boston Scientific Medical Plans - BCBS

You can:

- decrease level of coverage
- waive coverage

The Boston Scientific Dental Plan

You can:

- decrease level of coverage
- waive coverage

The Boston Scientific Vision Plan

You can:

- decrease level of coverage
- waive coverage

Health Care Flexible Spending Account – Traditional or Limited

You can:

- decrease contributions

Dependent Day Care Flexible Spending Account

You can:

- enroll
- increase or decrease contributions

Life Insurance

Basic life

You cannot make any changes to your coverage.

Voluntary Child Life Insurance

You can:

- increase or decrease coverage

Accidental death and dismemberment plan

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

If you are currently enrolled, you can make these changes:
increase or decrease coverage

Voluntary Spouse or Domestic Partner Life Insurance

You can:

- increase or decrease coverage

Voluntary Child Life Insurance

You can:

- increase or decrease coverage

Short term disability plan

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Assistance and services

Your spouse's new job may result in changes to your child and elder care needs. You can get help with day care arrangements for your child or elderly relative through the Dependent and Elder care program by contacting **Guidance Resources®**.

Other things to think about

You may want to review your tax withholding elections and complete a new W-4 form if you decide to make any changes. The amount of your take home pay may change if you make any changes to your benefits or tax withholding elections. You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to **the HR Service Center**

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Spouse leaves a job

Spouse leaves a job

If your spouse leaves his or her job, you may need to review and compare the benefit plans that are available to you.

Impact on benefits

Your spouse losing or leaving a job is considered a **qualified change in status**. This means that you can make certain changes to your **pre-tax** benefit elections without waiting until the next open enrollment period.

Your eligible spouse leaving a job is a **qualified change in status** that allows you to make changes to your benefit plans. Below you will find a description of the changes you can make when your spouse leaves a job.

To make changes to your benefit plans, please contact the HR Service Center at 1-800-570-4455.

- **Deadline to make changes:** you have 31 days from the date your spouse's employment ends. You must make any changes within that time. Please note, the date of the qualified event counts as day 1 in determining the 31 day deadline.
- **When changes will be effective:** your benefits will be effective on the date your spouse loses their job provided changes are made within 31 days of the event. **Note:** if you choose voluntary life insurance or voluntary AD&D insurance coverage or choose to change amounts you contribute to your health care flexible spending and/or dependent day care flexible spending for yourself and/or your dependents, these coverages become effective as soon as administratively practicable (generally as of the first day of the first full pay cycle following the receipt of your elections).

For plans where a **beneficiary** is named to receive a benefit in the event of a death, you can change your beneficiary elections at any time.

Kaiser Permanente Medical Plan

You can:

- enroll or increase level of coverage

The Boston Scientific Medical Plans - BCBS

You can:

- enroll or increase level of coverage

The Boston Scientific Dental Plan

You can:

- enroll or increase level of coverage

The Boston Scientific Vision Plan

You can:

- enroll or increase level of coverage

Health Care Flexible Spending Account – Traditional or Limited

You can:

- increase contributions

Dependent Day Care Flexible Spending Account

You can:

- enroll
- increase contributions
- decrease contributions

Life Insurance

Basic Life Insurance

You cannot make any changes to your coverage.

Voluntary Life Insurance

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- increase or decrease coverage

You may need approval by the insurance company if you increase the amount of your coverage.

Accidental death and dismemberment plan

Basic Accidental Death and Dismemberment

You cannot make any changes to your coverage.

Voluntary Accidental Death and Dismemberment

You cannot enroll at this time.

If you are currently enrolled, you can make these changes:

- increase or decrease coverage

Voluntary Spouse or Domestic Partner Life Insurance

You can:

- increase or decrease coverage

You may need approval by the insurance company if you increase the amount of your spouse's or domestic partner's coverage.

Voluntary Child Life Insurance

You can:

- increase or decrease coverage

Short term disability plan

You cannot make any changes to your coverage.

Long-Term Disability

You cannot make any changes to your coverage.

Assistance and services

If you or your spouse is having difficulty coping with your spouse's unemployment, you may be able to get help through the Employee Assistance Program (EAP) offered through **GuidanceResources®**. For more information, contact **the HR Service Center**.

Other things to think about

You may want to review your tax withholding elections and complete a new W-4 form if you decide to make any changes. The amount of your take-home pay may change if you make any changes to your benefits or tax withholding elections. You can get a W-4 form and any necessary state tax forms from:

- the HR Service Center or directly from your state's website

Once you have completed and signed the forms, send to **the HR Service Center**

Contact

For more information, contact the HR Service Center; phone: 1-800-570-4455

Death of an employee

Death of an employee

For your own peace of mind, you may want to be assured that your loved ones will be taken care of if something were to happen to you. On this page you will find information about benefits and other work-related issues that may be helpful to your family in the event of your death.

Plans that may pay benefits

You may want to review your **beneficiary** elections, and make any changes necessary to reflect your wishes. Your beneficiary should file a claim for benefits if you participate in any of these benefit plans:

- Basic Life Insurance
- Basic Accidental Death and Dismemberment Insurance
- Business Travel Accident Insurance
- Voluntary Life Insurance (if enrolled)

- Voluntary Accidental Death and Dismemberment Insurance (if enrolled)
- The Boston Scientific Corporation 401(k) Retirement Savings Plan (if enrolled)
- The Global Employee Stock Ownership Plan (if enrolled)

Life Insurance

Basic Life Insurance

If you die, your beneficiary would receive 1x your salary. The minimum death benefit is \$50,000. The maximum death benefit is \$1,000,000.

Accidental death and dismemberment

Basic Accidental Death and Dismemberment

Unless you specifically name someone else, your beneficiary for this benefit is automatically the same as your life insurance beneficiary. If you die as a result of a covered accident, your beneficiary would receive 1x your salary. The minimum death benefit is \$50,000. The maximum death benefit is \$1,000,000.

Voluntary Accidental Death and Dismemberment

Unless you specifically name someone else, your beneficiary for this benefit is automatically the same as your life insurance beneficiary. If you die as a result of a covered accident, your beneficiary would receive 1x your salary. The maximum death benefit is \$1,000,000.

Business Travel Accident Insurance

Unless you specifically name someone else, your beneficiary for this benefit is automatically the same as your life insurance beneficiary. If you die as the result of an accident that happens while you are on a company-approved business trip, your beneficiary would receive 1x your salary. The minimum death benefit is \$50,000. The maximum death benefit the plan will pay the beneficiary of a part-time employee is \$150,000; the maximum death benefit the plan will pay the beneficiary of a full-time employee is \$1,000,000.

The Boston Scientific Corporation 401(k) Retirement Savings Plan

Your beneficiary will automatically receive a payment of your vested account balance (minus any outstanding loans) in a lump sum cash distribution. All distributions from the Boston Scientific and Pfizer stock funds, including rollovers, are made in cash unless your beneficiary chooses to receive a stock certificate for the stock in your account. If your beneficiary is your spouse, he or she may also elect to roll over the distribution into another qualified plan or traditional IRA. If your beneficiary is not your spouse, he or she may also be able to elect to roll over the distribution into an IRA (but not another qualified plan). Under the terms of the Plan, your beneficiary can't keep the money in the Plan.

If you have a loan outstanding when you die, your beneficiary may repay the outstanding loan balance. Otherwise, the outstanding loan balance will be deducted from the account balance and treated as a taxable distribution.

Plans that end when you die

If you die while you are still employed by Boston Scientific, your benefit plan coverages will end. Boston Scientific will automatically adjust the coverage as applicable (e.g., from family to single). Eligible family members may continue coverage that they are currently enrolled in under **COBRA** for up to 36 months, provided coverage is elected within 60 days of notice. Boston Scientific will pay the COBRA premiums for the first six months. Your dependents may continue, if eligible, under COBRA for the balance of the 36 month period, at the cost of 102% of the current group rate.

Kaiser Permanente Medical Core Plan

Eligible family members may continue coverage that they are currently enrolled in (PPO Standard Plan or PPO Plus Plan) under COBRA for up to 36 months, provided coverage is elected within 60 days of notice. Your enrolled eligible family members will receive COBRA coverage for the first 6 months at no cost provided coverage is elected within 60 days of notice. Your dependents can continue coverage through COBRA for the remainder of the maximum 36 month period by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses. Your dependents may also be able to convert coverage to an individual policy within 30 calendar days after coverage ends without providing proof of good health. For more information, contact:

- Kaiser Permanente

The Boston Scientific Medical Plans - BCBS

Eligible family members may continue coverage that they are currently enrolled in (PPO Standard Plan or PPO Plus Plan) under COBRA for up to 36 months, provided coverage is elected within 60 days of notice. Your enrolled eligible family members will receive COBRA coverage for the first 6 months at no cost provided coverage is elected within 60 days of notice. Your dependents can continue coverage through COBRA for the remainder of the maximum 36 month period by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses. Your dependents may also be able to convert coverage to an individual policy within 30 calendar days after coverage ends without providing proof of good health. For more information, contact:

- Blue Cross Blue Shield of Massachusetts

The Boston Scientific Dental Plan

Eligible family members may continue coverage under COBRA for up to 36 months, provided coverage is elected within 60 days of notice. Your enrolled eligible family members will receive COBRA coverage for the first 6 months at no cost provided coverage is elected within 60 days of notice. Your dependents can continue coverage through COBRA for the remainder of the maximum 36 month period by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses.

The Boston Scientific Vision Plan

Eligible family members may continue coverage under COBRA for up to 36 months, provided coverage is elected within 60 days of notice. Your enrolled eligible family members will receive COBRA coverage for the first 6 months at no cost provided coverage is elected within 60 days of notice. Your dependents can continue coverage through COBRA for the remainder of the maximum 36 month period by paying 100% of the group rate, plus an additional 2% to cover the company's administrative expenses.

Accidental Death and Dismemberment

Voluntary Accidental Death and Dismemberment

If you are enrolled, coverage for your eligible dependents ends when you die.

Voluntary Term Life Insurance

If you are enrolled in either the Voluntary Spouse or Domestic Partner Life Insurance or the Voluntary Child Life Insurance, coverage for your eligible dependents ends when you die. However, each covered dependent may be eligible to convert their coverage to an individual policy or port their coverage under the group term policy as described in a notice the insurer will provide.

Health Care Flexible Spending Account

Your eligible dependents can be reimbursed for eligible health care expenses that were incurred through the date of your death. Your eligible dependents may also elect to continue coverage through the end of the current plan year under COBRA, if eligible. If no COBRA election is made within 60 days of notice, eligible expenses will only be reimbursed for expenses incurred through the employee's date of death. Reimbursement requests for expenses incurred prior to the date of your death can be submitted through May 31 of the following calendar year.

Other things to think about

If you were receiving Long-Term Disability benefits, your spouse or unmarried children under age 21 may receive a Family Survivor Benefit of 3x your final gross monthly benefit.

Contact

For more information, contact:

Aetna Life Insurance Company
1-877-503-3448

Monday - Friday from 9 a.m. - 7 p.m., EST.

the HR Service Center; Phone: 1-800-570-4455