

Joseph Rowntree Foundation - Recent improvements to terms and conditions are listed below and replace the equivalent clauses:

- All eligible employees will be enrolled onto the health cash plan regardless of age.
- All pre-existing conditions will be covered for all Employees, Partners and Children.
- Employees may amend their cover, add a partner or include their children at any point in time.
- Any dependent child living at the employee's address will be covered. (unless in full time education e.g. University)
- To amend your cover, add on a child dependent or include a Partner Simply include their names and Dates of Birth onto the policy amendments form, located within your welcome pack and then submit to ourselves. No additional documentation will be required.