

**IMPORTANT information if you have a spouse, domestic partner and/or child who also works for HireRight, PLEASE READ:**

The critical illness policy prohibits an employee from having coverage as an employee and as a dependent of a HireRight employee (i.e., dual coverage).

For example, John, a HireRight employee, elects to enroll in employee only critical illness insurance. John's spouse, Mary, also works for HireRight and covers John under her HireRight critical illness insurance coverage. This is not permitted as John has coverage as an employee and as a dependent under Mary's HireRight policy. John can't have "dual" coverage.

In this situation, John can either enroll in employee only coverage and Mary would not cover him under her policy; or Mary can cover John under her policy and John will not elect coverage for himself (employee only coverage).

**It is the employee's responsibility to ensure that he/she does not have "dual" coverage. The enrollment system will not track if an employee already has coverage under another HireRight's employee's policy.**