

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

The employee supplemental life, spouse life, child life and supplemental accidental death and dismemberment (AD&D) policies prohibit 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 employee supplemental life and employee only supplemental AD&D. John's spouse, Mary, also works for HireRight and covers John under her HireRight spouse life and her HireRight family supplemental AD&D coverage. This is not permitted as John has coverage as an employee (employee supplemental life and employee supplemental AD&D) and as a dependent under Mary's policies (spouse life and coverage under Mary's supplemental AD&D). John can't have dual coverage. In this situation:

- John may elect employee supplemental life, but Jane can't cover him under her spouse life coverage. Or, Jane can cover John under spouse life, but John cannot elect employee supplemental life.
- John can elect employee supplemental AD&D, but Mary can't cover him under her family supplemental AD&D coverage. Or, Mary can cover John under her family supplemental AD&D coverage, but John can't elect employee only supplemental AD&D 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.**