

## IMPORTANT INFORMATION REGARDING BENEFITS AVAILABLE THROUGH YOUR EMPLOYER

COBRA continuation is available through your employer's group health plan when you are insured on the plan and are no longer eligible for coverage as an active employee. COBRA is also available to your dependents if you enroll in family coverage and they should lose coverage because you are no longer eligible or they no longer meet the definition of an eligible dependent.

Employees and/or dependents qualify for 18 months of COBRA continuation if employment is terminated for reasons other than gross misconduct, or if hours are reduced below an established level that entitles an employee to health benefits.

Dependents can elect COBRA for up to 36 months when certain events take place. Those situations may occur as the result of death of the employee; divorce; the employee's retirement or entitlement to Medicare; or exceeding the established maximum age of eligibility for children.

In the event a plan participant becomes disabled, 29 months of continuation are available if certain requirements are met.

If you enroll in your employer's health plan, it is your responsibility to notify the employer within 60 days of the occurrence of any of the above mentioned events. You will then be provided with the necessary information to enroll in continuation coverage and will have 60 days to decide if you wish to continue under the plan. While covered by COBRA, the full premium amount becomes the participant's responsibility with the initial premium being due within 45 days from the date of your election. Coverage can be retroactively terminated if any premium during continuation is not paid on time. Other events that would cause termination of COBRA are: a group health plan is no longer provided to active employees; you become covered by another group plan (unless you are subject to pre-existing exclusions under the new plan); or you become entitled to Medicare.

If you have any questions or would like additional information on more specific details of COBRA continuation, please contact your plan administrator.