



COBRA LAW NOTICE TO EMPLOYEES AND SPOUSES

Current Federal law gives employees and their dependents, under certain circumstances, the right to continue health benefit coverage for a limited period after they would otherwise lose their eligibility.

If during the course of your employment, a “qualifying event” occurs to you or your covered dependents, you and they should consider whether or not to obtain continued coverage.

Continuation of coverage after a “qualifying event” must be paid for by the person covered. It is also subject to filling out the proper forms on a timely basis. These are obtained from your Health Benefits office upon the happening of a “qualifying event”.

“Qualifying Events” are:

1. Termination of the employee’s employment (other than for gross misconduct) or reduction of hours worked which renders the employee ineligible for coverage
2. Death of employee
3. Divorce or legal separation
4. For a spouse and eligible dependents, loss of coverage due to the employee becoming eligible for Medicare
5. For a dependent child, ceasing to qualify as a dependent under the plan

Should your “qualifying event” be either # 3, 4 or 5 as described above, you have 60 days from the date of the “qualifying event” to notify us of that “qualifying event” or you will be denied continuation of coverage.

Save this notice with your important papers for reference in case of a “qualifying event”. Notify your Health Benefits office of any change of address for any covered persons.

ACKNOWLEDGEMENT OF RECEIPT:

Employee Signature

Date

Spouse Signature

Date