NOTICE OF INSURANCE CONTINUATION

If you are losing coverage under your dental group policy, you may be eligible for a continuation of your coverage.

An insured employee and/or eligible dependent(s) of an insured employee may continue coverage for up to 18 months if coverage is lost for any of the following reasons:

- 1) A reduction in hours worked
- 2) Termination of employment (for reasons other than gross misconduct).
- 3) The employee retires and the employer has filed Chapter 11 reorganization.

This continuation may be extended up to an additional 11 months. If you are continuously disabled according to Social Security rules from the time the continuation period began.

A spouse of an employee may be eligible to continue benefits up to 36 months, if coverage is lost for any of the following reasons:

- 1) The death of your spouse;
- 2) Divorce or legal separation from your spouse; or
- 3) Your spouse becomes entitled to Medicare.

A dependent child may be eligible for continuation of coverage of up to 36 months, if coverage is lost for any of the following reasons:

- 1) The death of a parent;
- 2) Parents' divorce or legal separation;
- 3) A parent becomes entitled to Medicare; or
- 4) The dependent ceases to be a "dependent child" as defined by the group contract.

The continuation of coverage may be shortened for any of the following reasons:

- 1) The employer no longer provides group coverage to any of its employees;
- 2) The premium for your continuation coverage is not paid;
- 3) You become covered under another group plan*;
- 4) You become entitled to Medicare: or
- 5) You were divorced from a covered employee and subsequently remarry; and are covered under your new spouse's group plan.

^{*}If your new group plan limits benefits you would otherwise receive due to a preexisting condition, you may be eligible to continue your coverage.

LECTION OF	- Check Those That Apply and Complete Entire Form -					
NSURANCE					Child(ren)	Coverage
ONTINUATION	۰				No Continu	nation of Coverage
						Policy and Division Number
Name of	Employer					I the J and Division reduced
Employee Name			Social Security Number			Certificate Number
1. Date of qualifying	g event:/	_/				
2. Type of qualifying						
a Employ	ree termination/reduct	ion in hours worked.				
b Divorce c Death of	e or legal separation.					
d Child n	o long eligible.					
e Other,	please specify:					
Please complete the fe	ollowing for EACH per	son to be covered und	er this con	tinuation:		
Name		Birthdate		nship to Spouse	Employee Child	Social Security Number
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If you are electing ins	surance continuation, y	ou must notify the emp	oloyer if:			
a) You become	covered under anothe	e aroun nlan				
b) You become	entitled to Medicare;	or			_	
c) You were div plan.	vorced from a covered	employee and subsequ	ently rem	arry and a	re covered i	under your new spouse's grou
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	your premium payment made payable to the e					
Applicant Signature _				Date		
Employer Verification				Date		