

# 4<sup>TH</sup> DISTRICT IBEW HEALTH FUND

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On April 7, 1986, a federal law was enacted (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the Plan would otherwise end.

This notice is intended to inform you, in a summary fashion, of your rights and obligations under the continuation coverage provision of the law. (Both you and your spouse should take the time to read this notice carefully.)

If you are covered by the Plan you have a right to choose this continuation coverage if you lose your group health coverage because of a reduction in your hours of employment or the termination of your employment (for reasons other than gross misconduct on your part), or if you are a retiree, because your employer has filed for reorganization under Chapter 11 of the Bankruptcy Code.

If you are the spouse of an employee (or a retiree for reason 5, below) covered by the Plan, you have the right to choose continuation coverage for yourself if you lose group health coverage for any of the following five reasons:

- (1) The death of your spouse;
- (2) A termination of your spouse's employment (for reasons other than gross misconduct) or reduction in your spouse's hours of employment;
- (3) Divorce or legal separation from your spouse; or
- (4) Your spouse becomes entitled to (that is, covered by) Medicare; or
- (5) Your spouse's employer files for Chapter 11 reorganization.

In the case of a dependent child of an employee (or of a retiree for reason 6, below) covered by the Plan, he or she has the right to continuation coverage if group health coverage is lost for any of the following six reasons:

- (1) The death of a parent;
- (2) The termination of a parent's employment (for reasons other than gross misconduct) or reduction in parent's hours of employment;
- (3) Parent's divorce or legal separation;
- (4) A parent becomes entitled to (that is, covered by) Medicare; or
- (5) The dependent ceases to be a "dependent child" under the Plan; or
- (6) The parent's employer files for Chapter 11 reorganization.

Under the law, the employee or a family member has the responsibility to inform your employer or your spouse's former employer or the Plan within 60 days of a divorce, legal separation, of the Social Security Determination that you, or a family member that was covered by the Plan at the time of the employee's termination or reduction in hours, were/was determined to have been disabled at any time during the first 60 days of continuation coverage, or a child losing dependent status under the Plan. The employer has the responsibility to notify the Plan of the employee's death, termination of employment or reduction in hours, or Medicare entitlement.

When the Plan is notified that one of these events has happened, it will in turn notify you that you have the right to choose continuation coverage. Under the law, you have at least 60 days from the date of the notice of your COBRA continuation of coverage rights to inform the Plan that you want continuation coverage.

If you do not choose continuation coverage, your group health insurance coverage will end.