

B 220 - PERSONAL HEALTH INSURANCE

Policy:

The Company provides a comprehensive health insurance plan and pays a portion of the cost for employees working at least 30 hours per week.

Procedure:

If you choose to enroll, coverage will be effective on the first of the month 60 days following your date of hire. Coverage terminates the last day of work with the company.

Employees who are totally disabled and off from work will be required to make weekly premium payments to keep benefits ongoing. Failure to do so could result in a lapse of coverage.

Continuation of Group Health Coverage

In accordance with Federal Law, 99-272, Title X (Cobra Conversion), medical coverage under the company's group insurance plan will continue to be available to you and/or your dependents in the event of:

- Employee's termination of employment or loss of eligibility due to reduced hours.
- Employee's death.
- Employee's divorce or legal separation.
- A dependent child reaching limiting eligibility age under the group health policy.
- Loss of dependent coverage when an employee becomes entitled to Medicare benefits.

Should the Employee wish to continue your insurance, the total cost of the monthly premium would be there responsibility.