

IMPORTANT INFORMATION REGARDING YOUR LIFE INSURANCE

Q - WILL MY LIFE INSURANCE CONTINUE WHEN I LEAVE ACTIVE EMPLOYMENT AND PURCHASE COBRA?

A - NO, COBRA DOES NOT INCLUDE LIFE INSURANCE. IF YOU LEAVE EMPLOYMENT FOR ANY REASON OTHER THAN RETIREMENT, YOUR DEATH BENEFIT COVERAGE WILL CONTINUE DURING THE BALANCE OF THE MONTH IN WHICH YOUR EMPLOYMENT TERMINATES, **PLUS ONE** MORE MONTH.

IF YOU RETIRE FROM EMPLOYMENT AS AN ACTIVE PARTICIPANT AND YOU IMMEDIATELY BEGIN RECEIVING A MONTHLY BENEFIT UNDER THE UFCW LOCAL ONE PENSION PLAN, YOUR DEATH BENEFIT COVERAGE WILL CONTINUE FOR **THREE** ADDITIONAL MONTHS AFTER THE LAST MONTH FOR WHICH A CONTRIBUTION WAS DUE TO THE HEALTH CARE FUND ON YOUR BEHALF.

HOWEVER, YOU MAY HAVE THE OPTION OF CONTINUING YOUR LIFE INSURANCE COVERAGE IN THE FORM OF AN INDIVIDUAL POLICY DURING 31 DAYS FOLLOWING THE TERMINATION OF YOUR DEATH BENEFIT COVERAGE. YOU CAN DO THIS BY APPLYING TO OUR INSURANCE CARRIER AND PAYING THE PREMIUM YOU ARE QUOTED. IF YOU ARE INTERESTED IN CONVERTING YOUR FORMER GROUP LIFE INSURANCE POLICY COVERAGE INTO AN INDIVIDUAL POLICY, PLEASE CONTACT THE FUND OFFICE LIFE INSURANCE DEPARTMENT FOR CONVERSION PAPERWORK @ **1-800-697-8329**.

Q - ARE THERE CIRCUMSTANCES WHERE MY LIFE INSURANCE CAN RESUME ONCE IT ENDS?

A - IF YOU LEAVE EMPLOYMENT DUE TO ILLNESS AND TOTAL DISABILITY, YOU MAY BE ELIGIBLE TO CONTINUE YOUR LIFE INSURANCE WITHOUT COST TO YOU, UP UNTIL YOU REACH AGE 65, IF YOU DO NOT PLAN ON RETURNING TO WORK DUE TO ILLNESS/DISABILITY, ARE UNDER THE AGE OF 65 AND APPLYING FOR SOCIAL SECURITY DISABILITY, YOU MAY BE ELIGIBLE.

Q - I HAVE APPLIED FOR OR BEEN AWARDED SOCIAL SECURITY DISABILITY, WHAT MUST I DO TO RESUME LIFE INSURANCE COVERAGE?

A - (1) UPON APPLYING FOR SOCIAL SECURITY DISABILITY, YOU MUST CALL THE FUND OFFICE LIFE INSURANCE DEPARTMENT AT **1-800-697-8329** AND REQUEST LIFE INSURANCE PAPERWORK FOR DISABILITY. THIS PAPER WORK MUST BE COMPLETED AND RETURNED TO THE FUND OFFICE IMMEDIATELY.

(2) AS SOON AS YOU RECEIVE YOUR SOCIAL SECURITY DISABILITY AWARD, YOU MUST FORWARD A COPY OF THE AWARD LETTER TO THE FUND OFFICE, ATTN: LIFE INSURANCE. NOT DOING SO COULD RESULT IN LOSS OF EXTENDED COVERAGE.

Q - ONCE I QUALIFY, CAN THE LIFE INSURANCE BE DISCONTINUED?

A - COVERAGE WILL BE DISCONTINUED, IF YOU ARE NO LONGER DISABLED OR FAIL TO FURNISH PROOF OF YOUR TOTAL DISABILITY.

Q - HOW MUCH LIFE INSURANCE CAN I QUALIFY FOR?

A - THE AMOUNT OF LIFE INSURANCE DURING A PERIOD OF TOTAL DISABILITY, IS THE AMOUNT OF YOUR DEATH BENEFIT AT THE TIME YOU WERE COVERED, PRIOR TO YOUR DISCONTINUENCE OF ACTIVE EMPLOYMENT. WHEN YOU REACH AGE 65, THAT AMOUNT IS REDUCED TO \$1,000.