



## 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.**

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

**A - IF YOU LEAVE EMPLOYMENT DUE TO ILLNESS OR DISABILITY BEFORE YOU REACH AGE 65, 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 AND HAVE APPLIED OR BEEN AWARDED 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 AT **1-800-697-8329, EXT. 2286** AND REQUEST LIFE INSURANCE PAPERWORK FOR DISABILITY. THIS PAPERWORK 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.**