
Continuation of Benefits

GILSBAR MEDICAL SPENDING ACCOUNTS:

Under the Cafeteria Plan, you and your covered dependents are eligible to continue your medical spending or dependent care coverage through COBRA according to the following “qualifying events”.

If you and your dependents are enrolled in the plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents maybe eligible to continue coverage through COBRA. You will receive notification from Interactive Medical Systems with premium and continuation options shortly following your termination of employment.

Expenses incurred prior to the termination date can be submitted to Gilsbar within a 90-day grace period after the termination date. Any money remaining in the account(s) after the 90-day grace period will be forfeited. Terminated employees have 30 days from their date of termination to submit claims incurred prior to the termination date. Should you have any questions you can contact **Interactive Medical Systems at: (800) 426-8739**.

AMERITAS DENTAL:

Under the Ameritas dental plan, you and your covered dependents are eligible to continue dental coverage through COBRA according to the following “qualifying events”.

If you and your dependents are enrolled in the dental plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents maybe eligible to continue dental coverage through COBRA. Also, while you are covered under the plan, your covered children who no longer qualify as an eligible dependent may continue coverage through COBRA. Examples of an ineligible dependent would be when your child graduates from college, or turns 26 years old. You will receive notification from Interactive Medical Systems with premium and continuation options shortly following your termination of employment. Should you have any questions you can contact **Interactive Medical Systems at: (800) 426-8739**.

PHILADELPHIA AMERICAN (FORMERLY CSO) & ASSURITY CANCER:

When you leave your employment, you may continue your Philadelphia America Cancer coverage or Assurity Cancer coverage by having the premiums that are currently deducted from your paycheck billed directly to your home address or drafted from your bank account. For billing options, please call Philadelphia America at **(800)541-2363** or Assurity at **(866)289-7337**.

SUPERIOR VISION:

Under the Superior Vision plan, you and your covered dependents are eligible to continue vision coverage through COBRA according to the following “qualifying events”.

If you and your dependents are enrolled in the vision plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. You will receive notification from Interactive Medical Systems with premium and continuation options shortly following your termination of employment. Should you have any questions you can contact **Interactive Medical Systems at: (800) 426-8739**.

METLIFE TERM LIFE:

Conversion: If your employment terminates while you are covered under the plan or when you are approved for long-term disability, you may purchase without medical evidence of insurability, any individual insurance policy, except a term policy. You must apply for conversion within 31 days after the date your coverage terminates. This applies to Optional Life and Dependent Life as well as the basic coverage. To get information and rates for converting coverage, please contact MetLife direct at 877-275-6387

Portability: If you terminate employment, the portability provision allows you to take your optional life coverage with you, subject to the following provisions:

- You must apply for coverage with 31 days from the date your life coverage terminates.
- You must be **ACTIVELY** at work prior to employment termination.
- You may only port up to your current coverage amount. You cannot increase or add dependents.

To get information and rates for coverage, please contact MetLife direct at 866-492-6983.

AUL SHORT TERM DISABILITY

Once an employee is on the AUL disability plan for 12 months, you can port the coverage for one year at the same cost without evidence of insurability. You have 30 days from your date of termination to contact AUL to Port your coverage by calling 800-553-5318.

METLIFE WHOLE LIFE:

When you leave employment you may continue your Met Whole Life coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. You may call **MetLife at: (800) 634-5007**.

TEXAS LIFE WHOLE LIFE:

When you leave employment you may continue your Texas Life Whole Life coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. You may call **Texas Life at: (800) 283-9233 prompt #3**.

Important Phone Numbers:

American United Life (AUL) STD - (800) 553-5318
Ameritas Dental Plan - (800) 487-5553
Assurity Cancer Plan - (888) 358-8808, ext. 36
Gilsbar Medical and Dependent Care - (800) 445-7227 ext. 883
Mark III Brokerage, Inc. - (800) 532-1044, ext. 210
MetLife Auto & Home Plan - (800) 438-6388
MetLife Term Life Plan - (800) 638-6420
MetLife Whole Life Plan - (800) 634-5007
Philadelphia American Cancer Plan (Formerly CSO) - (800) 554-0092
Texas Life Whole Life Plan - (800) 283-9233, prompt #3