

SEMI-ANNUAL NOTICE REGARDING HEALTH INSURANCE COVERAGE FOR DEPENDENTS

Illinois law requires your Health Plan to allow dependents the right to elect or continue coverage until the dependent reaches the age of 26 (and until the age of 30 for military veteran dependents).

Enrollment Period: Aside from your initial eligibility to participate in your Plan, you may make a written election for coverage of any dependent not currently covered under the Plan during the Plan's next annual open enrollment period for dependent coverage, or if the Plan has no open enrollment period, enrollment during the 30 day period prior to the Plan's annual renewal date. The effective date of coverage for each newly enrolled dependent will be governed by the terms of your Plan's summary plan description.

Military Veterans: In connection with military veteran dependents 26 years of age and older, such dependents must 1) reside in Illinois, 2) not be married, 3) have served in the active or reserve components of the United States Armed Forces, including the National Guard, 4) have received a release or discharge other than a dishonorable discharge, and 5) have submitted a proof of service using a DD2-14 (Member 4 or 6) form, otherwise known as a "Certificate of Release or Discharge from Active Duty." This form is issued by the federal government to all veterans. For more information as to how to obtain a copy of the DD2-14, the veteran can call the Illinois Department of Veterans' Affairs at 1-800-437-9824 or the United States Department of Veterans' Affairs at 1-800-827-1000.

Cost: Your employer may require you to pay all or part of the cost of the extended dependent coverage for military veterans from the age of 26 to 30, which may be taxable. For additional information, please consult with your human resources department.