

NOTICE OF SPECIAL ENROLLMENT RIGHTS:

If you are declining coverage for yourself or your dependents (including your spouse) due to other health coverage, and that coverage ends due to the following qualifying events:

- exhaustion of COBRA;
- loss of eligibility for other coverage due to legal separation or divorce;
- death of the employee;
- termination of employment or reduction in hours;
- or employer contributions for other non-COBRA coverage ceases;

you may in the future be able to enroll yourself and/or your dependents in this plan, provided you request enrollment within 30 days after your other coverage ends and you meet the eligibility requirements of the plan.

In addition, if you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption and you meet the eligibility requirements of the plan.