

## **PERSONAL EVENTS AFFECTING COVERAGE**

### ***If You Gain a New Dependent***

If you gain a new dependent through marriage, you may be able to enroll your **eligible family members** in the Long-Term Care Plan, subject to proof of insurability. Contact the Insurer (see “Important Contacts”).

### ***If You Lose a Dependent***

If you lose a dependent through divorce, your dependent, provided he or she is a participating **eligible family member**, is able to continue coverage by paying the required premiums directly to the Insurer (see “Important Contacts”). Contact the Insurer immediately to notify them of the loss of a dependent and the Insurer will send a direct billing package (if not already direct billed).

### ***If You Die***

If you die, coverage will end of the day of your death. Your participating **eligible family members** will be able to continue coverage by paying the required premiums directly to the Insurer (see “Important Contacts”). The Insurer will automatically send your **eligible family members** a direct billing package.

### ***If You Retire***

Your eligibility to make payroll-deducted contributions to the Long-Term Care Plan ends upon your retirement. However, you are able to continue your coverage by paying the required premiums directly to the Insurer (see “Important Contacts”). The Insurer will automatically send you a direct billing package if you are enrolled at the time of retirement.