

<b>C O B R A   N o t i c e</b> Continuation Coverage Conversion Privileges
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On April 7, 1986, a Federal law was enacted [Public Law 99-272, Title X] requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the Miami Dade College Group Health/Dental Plan would otherwise end. On August 21, 1996, the Health Portability and Accountability Act of 1996 was signed into law expanding the continuation coverage available to certain individuals. This notice is intended to inform you, in summary fashion, of your rights and obligations under the continuation coverage provisions of the law.

*If you are married, both you and your spouse should take the time to read this notice carefully.*

If you are an **employee** of Miami Dade College covered by the Group Health Plan or Group Dental Plan, you have a right to choose this continuation coverage if you lose your group health coverage because of a reduction in your hours of employment or the termination of your employment (for reasons other than gross misconduct on your part).

If you are the **spouse** of an employee covered by the Group Health Plan or Group Dental Plan, you have the right to choose continuation coverage for yourself for **any** of the following four reasons:

1. The death of your spouse.
2. A termination of your spouse's employment (for reasons other than gross misconduct) or reduction in your spouse's hours of employment.
3. Divorce or legal separation from your spouse.
4. Your spouse becomes entitled to Medicare.

In the case of a **dependent child** of an employee covered by the Group Health Plan or Group Dental Plan, he/she has the right to continuation coverage for yourself for any of the following five reasons:

1. The death of a parent.
2. The termination of a parent's employment (for reasons other than gross misconduct) or reduction in a parent's hours of employment.
3. Parents' divorce or legal separation.
4. A parent becomes entitled to Medicare.
5. The dependent ceases to be a "dependent child" under the Group Health Plan or Group Dental Plan.

Effective **January 1, 1997**, in the case of a dependent child born to or—placed for adoption with an employee who is currently receiving continuation coverage, the "new" dependent child also will have the right to elect continuation coverage.

Under the law, the employee or a family member has the responsibility to inform Miami Dade College of a divorce, legal separation, loss of dependent status under the Group Health Plan or Group Dental Plan by a child, or birth or adoption of a child **within thirty (30) days** of the qualifying event date or the date on which coverage would be lost because of the event.

When Miami Dade College is notified that one of these events has happened, it will in turn notify you that you have the right to choose continuation coverage. Under the law, you have at least **sixty (60) days** from the date you would lose coverage because of one of the events described above to inform Miami Dade College that you want continuation coverage. If you do not choose continuation coverage, your group health insurance will end.

If you choose continuation coverage, you are entitled to be provided with coverage, which, as of the time coverage is being provided, is identical to the coverage provided under the Miami Dade College Plan to similarly situated employees or family members. The law requires that you be afforded the opportunity to maintain coverage continuation for up to **eighteen (18) months** if you lost group health coverage because of a termination of employment or reduction in hours. The 18-month period may be extended if other events (for example; entitlement to Medicare, divorce, legal separation or death) occur during that 18-month period. Effective January 1, 1997, if you become disabled (as determined by the Social Security Administration) within sixty (60) days of termination of employment or a reduction of hours, you and your family members may qualify for a continuation coverage period of **29 months**. (The rule prior to January 1, 1997, is that only the employee is entitled to 29 months of continuation coverage due to disability, and then only for a disability that existed at the time of a qualifying event.) However, you must provide Miami Dade College with documentation of the Social Security Administration's determination of your disability status prior to the end of the regular 18 — month period of continuation and within sixty (60) days of your knowledge of such determination. You also have the responsibility to inform Miami Dade College of a final determination that you are no longer disabled within **thirty (30) days** of such a determination. In addition, upon your entitlement to Medicare, your dependents will have **up to thirty-six (36) months** of continuation of coverage. However, you must inform Miami Dade College of a your Medicare entitlement within **thirty (30) days** of such a determination.

The law also provides that your continuation coverage may be **cut short** prior to the expiration of the 18, 29 or 36 month period for any of the following five reasons:

1. Miami Dade College no longer provides group health coverage to **any** of its employees.
2. The premium for your continuation coverage is not paid on time.
3. You become covered under another Group Health Plan, unless the plan contains a pre-existing condition exclusion that applies to a pre-existing condition from which you or a family member suffers (however, beginning July 1, 1997, your continuation coverage may be cut short notwithstanding such a pre-existing condition exclusion, as long as your new group health plan satisfies the legal requirements for imposing preexisting condition exclusions, which become effective on that date).
4. You become entitled to receive Medicare.
5. You received extended continuation coverage for up to 29 months due to your disability and there has been a final determination that you are no longer disabled.

You do not have to show that you are insurable to choose continuation coverage. However, under the law you may have to pay all or part of the premium for your continuation coverage. The law also says that, at the end of the 18-month, 29-month or 36-month continuation coverage period, you must be allowed to enroll in an individual conversion health plan provided under the Plan. Once your continuation coverage terminates for any reason, it cannot be reinstated.

If you have any questions about the law or -• to request coverage and/or address changes, please contact Miami Dade College Division of Human Resources, attention Compensation and Benefits Department at 11011 SW 104<sup>th</sup> Street, Miami, FL 33176 (305) 237-2010.