

TERMINATION PROVISIONS

TERMINATION OF EMPLOYEE COVERAGE

Your Noncontributory Basic AD&D insurance coverage will end on the earliest of:

1. the date the Policy is canceled; or
2. the last day of the month in which Your employment ends or You become ineligible for coverage; or
3. the day the System terminates the Policy.

Contributory Voluntary AD&D insurance coverage will end on the earliest of the following dates:

1. the date the Policy is canceled;
2. the end of the last month for which premiums were paid;
3. the last day of the plan year if You drop Voluntary AD&D coverage during annual enrollment;
4. the last day of the month in which You request through the System that We cancel Your Voluntary AD&D coverage due to a qualified Change in Status;
5. the last day of the month in which Your employment ends or You becomes ineligible for coverage; or
6. the day the System terminates the Policy.

Voluntary Spouse AD&D coverage will end on the earliest of the following dates:

- a. the date the Policy is canceled;
- b. the end of the last month for which You paid the required premium;
- c. the last day of the plan year if You cancel coverage during annual enrollment;
- d. the last day of the month in which You request through the System that We cancel Your Voluntary Spouse AD&D coverage due to a qualified Change in Status;
- e. the last day of the month in which a Spouse no longer meets the Policy definition of an eligible dependent;
- f. the last day of the month in which You die;
- g. the last day of the month in which Your employment ends or You become ineligible for coverage; or
- h. the day the System stops offering Voluntary Spouse AD&D coverage.

Dependent AD&D coverage will end on the earliest of the following dates:

1. the date the Policy is canceled;
2. the end of the last month for which premiums were paid;
3. the last day of the plan year if You drop coverage during annual enrollment;
4. the last day of the month in which the Insured requests through the System that Dependent AD&D coverage be canceled due to a qualified Change in Status;
5. the last day of the month in which the Dependent no longer meets the definition of an eligible dependent;
6. the last day of the month in which You die;
7. the last day of the month in which Your employment ends or You becomes ineligible for coverage; or
8. the day the System stops offering Dependent AD&D coverage.

ELIGIBILITY AFTER TERMINATION OF EMPLOYMENT

If Your coverage ends due to termination of employment, You must meet all the requirements of a new Employee if You are rehired at a later date.

LAYOFF AND LEAVE OF ABSENCE

If You are laid off or take a leave of absence, Your coverage may continue as follows:

Layoff: Until the end of the month following the month during which the layoff began, provided all

premiums from the last month of Active Service are remitted by the System when due.

**Approved
Leave of Absence:**

If You elect to continue coverage, we will continue coverage up to three (3) years, provided all premiums are paid when due.

You may elect to put Your System coverage in abeyance. During the abeyance period, You are not eligible for AD&D coverage, and no premium payment will be required. Upon return to the System, You would be immediately eligible to resume the same coverage. Evidence of Insurability is not required for enrollment in AD&D coverage.