

TERMINATION PROVISIONS

TERMINATION OF EMPLOYEE OR RETIRED EMPLOYEE COVERAGE

Your Noncontributory Basic GTL insurance coverage will end on the earliest of:

1. the date the Policy is canceled; or
2. the last day of the plan year if You cancel health coverage during annual enrollment;
3. the last day of the month in which You request that Your health coverage be canceled;
4. the last day of the month in which Your employment ends or You become ineligible for coverage; or
5. the day the System terminates the Policy.

Unless life insurance is continued under Portability, Contributory Voluntary GTL 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 You paid the required premium;
3. the last day of the plan year if You cancel Voluntary GTL coverage during annual enrollment;
4. the last day of the month in which You request through the System that We cancel Your Voluntary GTL coverage due to a qualified Change in Status;
5. the last day of the month in which Your employment ends or You become ineligible for coverage; or
6. the day the System terminates the Policy.

Unless life insurance is continued under Portability, Dependent Voluntary GTL 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 You paid the required premium;
3. the last day of the plan year if You cancel coverage during annual enrollment;
4. the last day of the month in which You request through the System that We cancel Your Dependent Voluntary GTL coverage due to a qualified Change in Status;
5. the last day of the month in which a Dependent no longer meets the Policy 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 become ineligible for coverage; or
8. the day the System stops offering Dependent GTL coverage.

Unless life insurance is continued under Portability, Voluntary Spouse GTL 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 You paid the required premium;
3. the last day of the plan year if You cancel coverage during annual enrollment;

4. the last day of the month in which You request through the System that We cancel Your Voluntary Spouse GTL coverage due to a qualified Change in Status;
5. the last day of the month in which a Spouse no longer meets the Policy 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 become ineligible for coverage; or
8. the day the System stops offering Voluntary Spouse GTL coverage.

ELIGIBILITY AFTER TERMINATION OF EMPLOYMENT

If You are an Active Employee and Your coverage ends due to termination of employment and you do not elect continued coverage under Portability, You must meet all the requirements of a new Employee if You are rehired at a later date.

LAYOFF AND LEAVE OF ABSENCE (Not applicable to Retired Employees)

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 GTL coverage, and no premium payment will be required. Upon return to the System, You would be immediately eligible to resume the same coverage without providing Evidence of Insurability.

DISABILITY

If You are no longer in Active Service as a result of a disability, You may continue to be eligible for life insurance coverage, until the end of the twelfth month following the month in which the disability began, provided all premiums are paid when due.