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Dear {M011}:

Your Health Benefits Continuation Plan allows you to continue group health benefits for yourself and your covered dependents, if any, until {M039} from your Qualifying Event Date of {M026}, in exchange for your paying the applicable premium for the coverage. Your continuation coverage can commence on {M013}, the first day after your coverage for the regular group health benefits ends due to {M014}.

Pennsylvania law requires that if you are a military reservist going on active duty, you will receive continuation of group health coverage for one month at no charge, then will be allowed to continue coverage by paying the applicable group health premium.

If you would like to continue receiving these benefits, you must complete the enclosed Enrollment Form and return it to the address stated on the form within 31 days of {M013}. Also, if not all members of your family who are eligible for the coverage offered wish to continue coverage, please indicate that as well on the Enrollment Form.

The total of premiums due each month are shown on the Enrollment Form . You must pay the total premium due at the time you send in the Enrollment Form, in order to complete your enrollment and continue your coverage. Any claims submitted for expenses incurred following the date of your Qualifying Event may be held in suspense until all premiums due have been paid.

Future premiums are due on the first day of each month thereafter, and should be mailed on or before their due date. Failure to pay premiums by their due date may terminate your participation in the Health Benefits Continuation Plan.

Continuation coverage may also terminate if you or your covered dependents become covered under another health plan, you return from active duty, or become entitled to Medicare. Also, please be aware that under the Federal HIPAA Law any break in continued coverage of more than sixty-three days may cause loss of coverage portability.

If you have any questions about the coverage, its length or the premiums due, please call {M016} at {M017} during regular business hours.

Sincerely,

{M018}

{M019}