



LANS H&W Benefit Plan for Employees

Changes to End Dates of Coverage, Effective Jan 1, 2009

When Coverage Ends

Active Employees

Active employee coverage generally ends:

- ⌚ the last day of the pay period in which you terminate employment, or experience any other applicable qualified change in status
- ⌚ the last day of the pay period in which you fail to make a required contribution,
- ⌚ the last day of the pay period following lay-off,
- ⌚ the last day of the month following the month in which you retire from LANS,
- ⌚ the last day of the pay period in which you become ineligible for coverage, or
- ⌚ the date the Plan or Benefit Program terminates,

and/or as further described in the Benefit Program material, whichever occurs first.

Dependents of Employees

Coverage for dependents generally ends:

- ⌚ the last day of the pay period in which you fail to make a required contribution,
- ⌚ the last day of the pay period in which your dependent ceases to be eligible for coverage,
- ⌚ the day employee coverage ends, or
- ⌚ the date the Plan or Benefit Program terminates,

and/or as further described in the Benefit Program material, whichever occurs first.