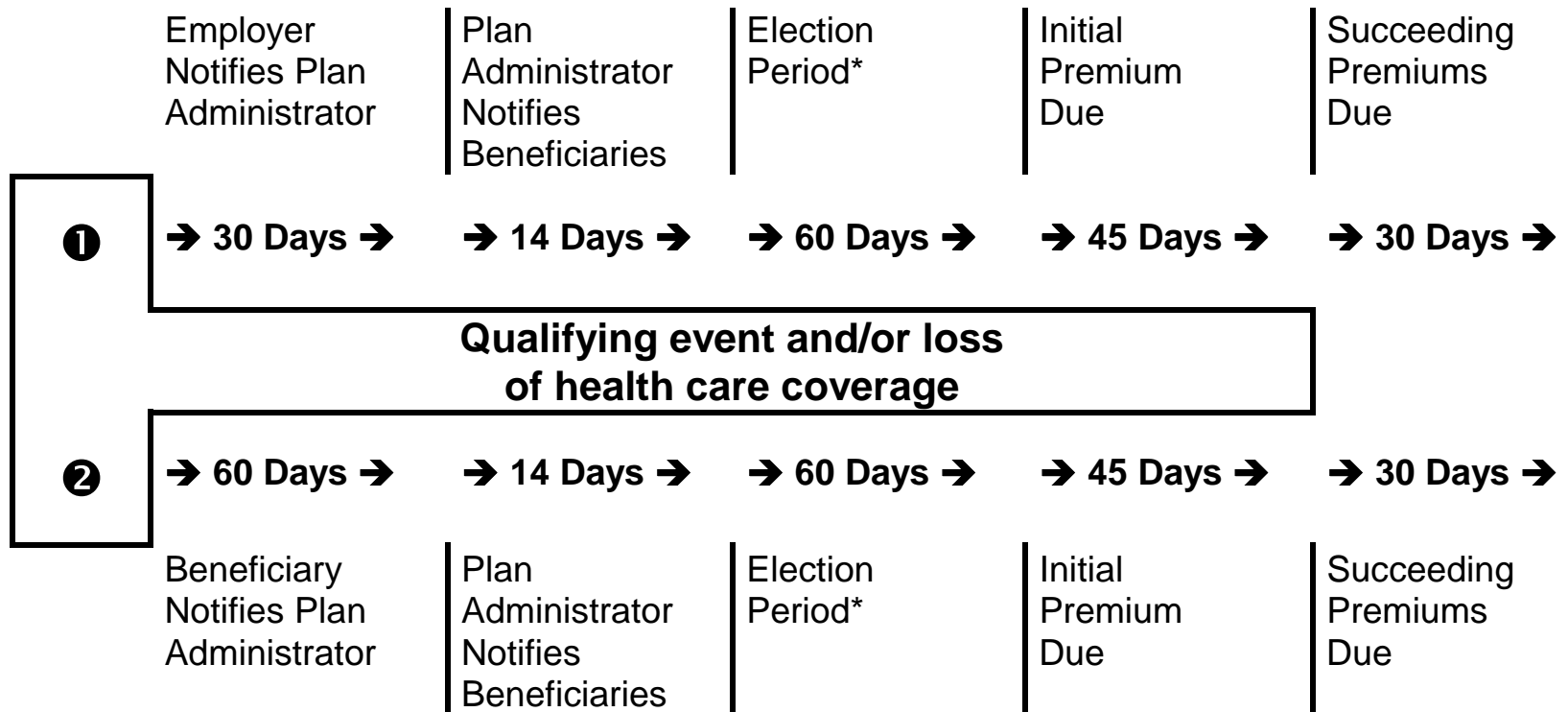


(FOR EMPLOYER USE ONLY. DO NOT DISTRIBUTE TO EMPLOYEES)

# COBRA COMPLIANCE TIMELINE



**1** For employment termination, death of employee, Medicare entitlement, and bankruptcy proceedings (for retirees only): 149--day maximum to first premium payment.

**2** For divorce, legal separation, and dependent children becoming ineligible for the plan: 179--day maximum to first premium payment.

\* Employees/Beneficiaries have at least 60 days to elect, starting from the loss of coverage and ending at least 60 days after notification is sent.