

**To All Local 1010 Members:**

**Questions you may have pertaining to Health care and Life insurance Benefits during Layoffs.**

**Section 2. CIRCUMSTANCES THAT MAY AFFECT YOUR BENEFITS**

**2.0 (c): Layoff – Your sickness and accident coverage will terminate on your last day worked. Your coverage for employee life and accidental death and dismemberment insurance and health care will continue as indicated below.**

**(1) If you have not completed your probationary period (1040 hours of actual work) your coverage for employee life and accidental death and dismemberment insurance and health care benefits will be continued until the end of the month that you last worked.**

**(2) If you have completed your probationary period (1040 hours of actual work) and you have less than two (2) years of continuous service on the date you cease work, your coverage for employee life and accidental death and dismemberment insurance and health care benefits will be continued during the time that you are on layoff for up to a maximum of six (6) months from the end of the month that you last worked.**

**(3) If you have two (2) or more but less than ten (10) years of continuous service on the date you cease work, your coverage for employee life and accidental death and dismemberment insurance and health care benefits will be continued during the time you are on layoff for up to a maximum of eighteen (18) months from the end of the month that you last worked.**

**(4) If you have ten (10) or more of continuous service on the date you cease work, your coverage for employee life and accidental death and dismemberment insurance and health care benefits will be continued during the time you are on layoff for up to a maximum of thirty (30) months from the end of the month that you last worked.**

**After your Company provided employee life coverage ends as indicated in (1), (2), (3), or (4) above, you may elect to convert all or part of your employee life coverage to an individual contract and pay the first premium by not later than the thirty-first (31<sup>st</sup>) day after you cease to be covered for this employee life insurance.**

**Should you have any questions, please feel free to contact Ernie or Terra: 219-937-7784 ext. 117/112.**

**Stay Safe & Healthy**