Employee Termination – See more information in SPD

The coverage of any Employee Participant under this plan shall cease on the earliest of the following:

- The termination date of this Plan Document and Summary Plan Description.
- The ending of the period for which contributions, if required, have been paid.
- The last day of the month the Employee Participant is no longer eligible for coverage under this Plan Document and Summary Plan Description.
- The Employee Participant begins active duty in the Armed Forces of any country for longer than 31 days.
- The death of the Employee Participant.
- The last day of the month the Employee Participant terminates employment.
- The last day of the month in which retirement of the Employee Participant occurs, unless covered as an Incentivized Retiree.
- The last day of the month in which an Employee Participant has experienced a HIPAA Qualifying Event or financial hardship. The Employee has 31 days from the date of the HIPAA Qualifying Event or financial hardship to notify the Plan Administrator and provide supporting documentation.

A Member must signify an Employee's termination of employment by notifying the Plan. If subsequent to termination of service, an Employee Participant is re-employed or reinstated as an eligible Participant, he will be treated in the same manner as a new Participant at the date of such re-employment or reinstatement unless such Employee Participant has been covered continuously since termination by electing coverage under this Plan through COBRA.

Members may, according to their policies, continue coverage for an Employee Participant on leave of absence or otherwise approved absence from work, at the same contribution level as any other Employee for a period of up to six months without terminating the Employee Participant.

Dependent Termination – See more information in SPD

- Coverage with respect to any participating Dependent shall cease at the end of the month in which the individual ceases to be a Dependent.
- Coverage with respect to all Dependents of an Employee Participant shall cease on the date coverage terminates for the Employee.
- Coverage shall also terminate at the end of the month the Employee Participant requests such coverage be terminated, but in no event prior to the date of such request.