

COBRA NOTICE/ELECTION FORM  
DELTA DENTAL PLAN

This notice is to advise you that your dental coverage with Delta Dental has been terminated. You have the option to continue your benefits under the group plan through federal legislation called COBRA.

Any person covered under the group plan as of the Qualification Date is entitled to a separate election of continuation coverage. All coverage must begin on the day following the termination date of dental coverage as shown on the attached COBRA election form. **FEDERAL LEGISLATION PROHIBITS ANY LAPSE IN COVERAGE UNDER COBRA, AND ALL PREMIUMS MUST BE PAID RETROACTIVELY TO THE QUALIFICATION DATE.**

**Election of COBRA coverage must be made within 60 days from the date of termination of your coverage, or date of this notice, whichever is later. All elections made will be retroactive to the qualifying event date. THE FULL COST OF THIS CONTINUED COVERAGE, PLUS AN ADDITIONAL 2% PLAN ADMINISTRATIVE FEE MUST BE PAID BY YOU OR YOUR DEPENDENT AS APPLICABLE.**

**CONTINUATION PERIOD**

The period for which benefits may be continued will depend on the type of qualifying event that occurs.

The maximum COBRA continuation period is 18 months for employees and their dependents for the following "qualifying events".

- Termination of employment other than gross misconduct
- Reduction in hours/Leave of Absence
- Layoff

The maximum COBRA continuation period is 36 months for dependents for the following "qualifying events":

- Employee's death
- Divorce or legal separation
- Loss of dependent status (e.g., turns age 23, marries)
- Termination of domestic partner relationship

**EXCEPTIONS**

Disability Extension - An individual who is disabled at any time within the first 60 days of COBRA continuation coverage, and is determined to be disabled under Title II (OASDI) of XVII of the Social Security Act is entitled to continue coverage for an additional 11 months (29 months total). In order to receive the 11 month extension, a copy of the disability certification must be provided to the carrier within 60 days from the date of issue and before the original 18 month continuation period ends. A disability extension may be elected independently for each qualified beneficiary (not just the covered employee.) If the disabled individual is part of the

family unit that elects the disability extension, the premium will be 150%. Otherwise, the premium rate will be 102%. The 11 month extension may be terminated if a final social security determination is made stating the individual is no longer disabled.

Multiple Qualifying Events - If a second qualifying event such as death or divorce of the employee, or loss of dependent status occurs during the initial 18 month period, the dependents would then be eligible for a maximum of 36 months from the original qualifying event date.

It is the responsibility of the affected dependents to notify the third party COBRA administrator within 30 days, should they be eligible for an extension of COBRA coverage.

### **PREMIUM PAYMENT**

You will have 45 days from the date you sign the election form to pay all retroactive premiums and bring your account to a current status. There is no additional grace period on the due dates for any premiums that fall within this 45 day initial period. The premiums due are all coverage months from your qualifying event date through the end of the 45 day initial payment period.

An initial monthly invoice will be sent to you or the enrolled person as soon as the completed application is processed. Any delay in processing the application does not extend the 45 day payment requirement. **NON-RECEIPT OF THE INITIAL INVOICE DOES NOT NEGATE YOUR RESPONSIBILITY TO MAKE TIMELY PAYMENTS.**

**DO NOT WAIT FOR AN INITIAL INVOICE TO MAKE PAYMENT. ALL PAYMENTS SHOULD BE SENT TO THE FOLLOWING ADDRESS:**

***Wolfpack Insurance Services  
P.O. Box 833  
Belmont, CA 94002  
(800) 296-0192***

Please be sure to write your Social Security Number on your check.

Deposit of a check does not guarantee coverage. If payment is delinquent or coverage has been terminated, your check will be returned to you.

Upon enrollment, you will continue to receive a monthly invoice until the end of your COBRA eligibility period.

Please note, once you have enrolled in COBRA you are considered **eligible** to receive benefits. However, Delta Dental requires that your account be paid current before authorizing services. If your account is not paid to a current status and you are within your grace period, you may be required to pay for the services received and then submit a claim form for reimbursement.

Questions can be directed to Wolfpack Insurance Services at 1-800-296-0192.

### **TERMINATION OF COBRA COVERAGE**

The period for which continuation coverage has been elected will be terminated upon the earliest of the following events:

October 2001

- Maximum continuation period expires.
- Failure to pay required premium in a timely manner.
- Enrolled person becomes covered under another group health plan.  
(unless a pre-existing condition exists)
- The CSU ceases to provide any group dental plan for any employee.