

## Michelle's Law

Eligibility for coverage for your children (and eligible stepchildren) ends on December 31 of the calendar year in which your child reaches the dependent eligibility age limit as determined by the Plan. If your child graduates from or leaves school before the age limit is reached, coverage continues until the end of the month in which he or she graduates or leaves. However, if it is medically necessary for your covered child to take a "school leave," meaning the child stops being a full-time student solely as a result of serious illness or injury, your child may continue to be covered under the Plan on the same terms and conditions as before the school leave.

This coverage continues until either 12 months following the year in which the school leave began; or the date coverage would have otherwise ended under the Plan (for example, the child reaches the dependent eligibility age limit or you terminate your employment), whichever is earlier. In order for coverage to continue, you must provide the Benefits Department a written certification from the child's physician that the child suffers from a serious illness or injury and that the school leave is medically necessary. Unless prohibited by federal COBRA rules, the school leave is considered a Qualifying Event for purposes of COBRA and this continuation of coverage will be applied toward the COBRA continuation coverage period.