

ARTICLE IX
EXTENDED SELF-PAYMENT COVERAGE UNDER THE HEALTH & WELFARE
PLAN FOR CERTAIN RETIREES AND DEPENDENTS

The Health & Welfare Plan permits the following former Employees and their eligible Dependents, who self-pay for COBRA coverage for the entire COBRA period available to them, to extend their Dental and Vision Benefits coverage under the Health & Welfare Plan on a Self-Payment basis for an additional period immediately following exhaustion of their COBRA coverage:

- (1) Any Retiree whose status as a COBRA Self-Payee is due to retirement from Covered Employment and who retains Retiree status throughout the entire period of COBRA coverage and extended Self-Payment coverage under this Article IX, and his Dependents who are Participants on the date the Retiree's COBRA coverage is exhausted; and
- (2) Any Dependent of a deceased active or former Employee provided the Employee and Dependent are Participants on the date of death and the right to continue COBRA coverage expires by reason of the death.

A Participant who elects extended Self-Payment coverage may not enroll new Dependents during the period of extended coverage.

The Administrative Manager will notify eligible Retirees and Dependents, within 30 days from the date their COBRA coverage would otherwise terminate, of their option to continue coverage under extended Self-Payment and the amount of the required Self-Payment. The cost of the extended coverage will be determined by the Trustees, and the Self-Payment is payable on a monthly basis, due on the first business day of the calendar month for which coverage is sought. Payment will be considered timely as long as it is received by the Administrative Manager at the Fund Office within 30 days after the due date. Under a special rule, the Health & Welfare Plan will excuse one untimely payment of a monthly Self-Payment and treat it as timely, as long as it is received by the Fund Office within 60 days from the first business day of the month on which it is due (without regard to the 30-day grace period that normally applies). Only one untimely Self-Payment will be excused, whether it is under COBRA or under this special provision.

The extended Dental and Vision Benefits coverage will begin on the date COBRA Coverage expires, and will terminate on the earliest of the following events to occur:

- (1) The date the Health & Welfare Plan is amended to discontinue the extended coverage rights for any class of participants to which you or your Dependents belong;
- (2) The date you are no longer a Retiree;

- (3) The first day of the month for which a required Self-Payment is not made timely (taking into account any applicable grace period);
- (4) The date you or your Dependents become covered under another group dental and/or vision plan that does not have a pre-existing condition exclusion or limitation affecting you or your Dependents; or
- (5) The date the Health & Welfare Plan terminates.

This right to extended Self-Payment coverage is not a vested right and is not required by law. It may be discontinued or amended at any time by the Trustees, and any such discontinuance or amendment will affect you and your Dependents regardless of whether you and your Dependents are receiving extended Self-Payment coverage at that time.