



2007-2008 MONTHLY PREMIUMS MEDICAL AND DENTAL INSURANCE

				Cobra Rates
Medical Insurance, Educators Mutual (CARE PLUS)				
Employee Only				\$350.90
Employee plus one dependent				\$814.03
Employee plus two or more dependents				\$1176.04
Dental Insurance/Educators Care Plus				
Employee Only				\$25.68
Employee plus one dependent				\$45.57
Employee plus two or more dependents				\$84.29

QUALIFYING EVENTS FOR COBRA COVERAGE:

1. Termination of Employment for other than gross misconduct.
(May carry coverage for 18 months)
2. Work hours reduced below eligibility requirements.
(May carry coverage for 18 months)
3. Dependent coverage terminated due to death of employee.
(May carry coverage for 36 months)
4. Divorce or legal separation from employee.
(May carry coverage for 36 months)
5. Spouse or dependent child ceases to be a dependent under the generally applicable requirements of the plan.
(May carry coverage for 36 months)

The insured may also choose to continue coverage during pre-existing condition time limitation if he/she becomes covered under any other plan.

The employee has 60 days from termination date to sign up for COBRA.