

BAC LOCAL 15 WELFARE AND PENSION FUND

OBA Midwest, Ltd.

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499

TO: ALL PARTICIPANTS

FROM: BOARD OF TRUSTEES

DATE: APRIL, 2003

RE: CONTINUATION OF HEALTH COVERAGE WHILE ON ACTIVE MILITARY DUTY

The following information is being provided regarding continuation of your health coverage under the BAC Local 15 Welfare Fund while on active military duty:

1. **You must notify the Fund Office when you enter military service, and the dates of such service.**
2. On the effective date of your active duty, your eligibility under the Welfare Fund will be frozen.
3. You will be offered an opportunity to continue coverage for 18 months, or until the date on which you fail to return to work after discharge, whichever is earlier.
4. The cost of the continuation coverage will be the same as the COBRA premium.
5. If your service in the military is less than 31 days, your continuation coverage is free.
6. You must return to work after you leave military service, and notify the Fund Office immediately of your return:
 - a. If your military service is for less than 31 days, you must return to work on the first full calendar day following completion of military service, plus one eight hour travel day.
 - b. If your military service is for 31 days but less than 181 days, you must submit an application for work not later than 14 days after discharge.
 - c. If your military service is for more than 180 days, you must submit an application for work not later than 90 days of discharge.
7. Your frozen eligibility will be restored.

If you have any questions, please contact the Fund Office at 913-236-5490.