

General Notification of Your COBRA Rights and Responsibilities

Dear Employee and Covered Dependents:

This notice is intended to summarize your rights and obligations under the group health continuation coverage provision of COBRA. Should you qualify for COBRA coverage in the future, the COBRA Administrator will send you the appropriate notification.

Federal law requires Ozark R-VI School District to offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end.

TO QUALIFY FOR COBRA COVERAGE

Employees As an employee of Ozark R-VI School District covered by medical and/or dental insurance, you have the right to elect this continuation coverage if you lose your group health coverage because of a reduction in your hours of employment or the termination of your employment (for reasons other than gross misconduct on your part). If your qualifying event was involuntary termination of employment that occurred on or after September 1, 2008 through December 31, 2009, you may be eligible for a premium reduction under the American Recovery and Reinvestment Act of 2009.

Retirees As a retiree, spouse of a retiree, or dependent child of a retiree, of Ozark R-VI School District covered by a group medical/dental plan you have the right to elect this continuation coverage if you lose your group health coverage because Ozark R-VI School District declares Chapter 11 bankruptcy and you lose your group health care coverage within one year before or after the bankruptcy proceedings.

Spouses As the spouse of an employee covered by a group medical/dental plan, you have the right to choose continuation coverage for yourself if you lose group health coverage for any of the following reasons:

- The death of your spouse who was an employee of Ozark R-VI School District
- A termination of your spouse's employment (for reasons other than gross misconduct)
- A reduction in your spouse's hours of employment
- Divorce or legal separation from your spouse
- Your spouse becomes entitled to Medicare

Dependent Children In the case of a dependent child of an employee covered by Cox Health Plans, he or she has the right to continuation coverage if group health coverage is lost for any of the following reasons:

- The death of a parent who was an employee of Ozark R-VI School District
- The termination of a parent's employment (for reasons other than gross misconduct) or reduction in a parent's hours of employment with Ozark R-VI School District
- Parent's divorce or legal separation
- A parent who was an employee of Ozark R-VI School District becomes entitled to Medicare
- The dependent ceases to be a "dependent child" under Cox Health Plans.

Keep Your Plan Informed of Address Changes

In order to protect your and your family's rights, you should keep the Plan Administrator informed of any changes in your address and the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.