

YOUR MEDICAL CONVERSION RIGHTS

(For Individuals Under Age 65)

When you leave this Plan, any individual who is under age 65 and not eligible for Medicare may obtain a conversion policy on a direct pay basis, without evidence of insurability. This conversion privilege is also available to your covered surviving dependents if you should die and to a covered child whose benefits cease because /he/she reaches the age limit or marries.

If you elect conversion, you must apply for the individual policy within 30 days from the date that your coverage under this plan ceases.

Call Celtic at 1-800-365-2365 within 30 days from the date of termination and reference Group # CIS001298 to apply for a Celtic Insurance Company individual medical policy.

NOTE: *Benefits for these policies are generally more restrictive and premiums may be higher or lower than the diocese health insurance premiums. This coverage will not be the same as your current benefits. The cost will be based on your age and zip code.*

Because the conversion privilege is made available for employees who may otherwise not be eligible for coverage due to poor health, a conversion policy is not the best option for everyone.

If Celtic cannot offer a suitable plan a terminating employee may want to contact a local insurance agent in their community to inquire about an individual policy.

Conversion is NOT available for dental coverage.