



> '., EL~, N>"', ^~L¥N^~pL>"pB>^L.Y^., %&%σ, ">şLHAY~>~, ">¥..YA \$B
A 'B Y~", ^

AL A>%H, ~"pL~ yL ϕ, , H"p>"p>"..L^%σ~Es ~%o...., %o

AL~LN\$, ^

A 2LNL^L~BL~, ~pL%LB/

fj ... , ¥L~} Y%o>%o...^, c\$H~¥, Y~E sp~ , "sL~ , N>~¥ , ^"Y~s¥" , ~Bp>~nL~...>~%o ~AL~LN\$%o
HY~s

L ¥

"pL~B ~"s-ÿ>"ş ~L~H%o ~"pL~ >%dHb¥, N"pL~pL> "p~B^L 1 3' ~

A "

L N^iY> sVs-nLmL-BL%L >"LH", "pL^N^Ln~HL..., ¥) L~", N>} ss>^¥} L} AL^Ep, %
"pL^L} ..., ¥LL %%%, Y%o BpsH~, ^..>^L~"

5pL^%o Y%o BpsH~..>^L~", ~-L^", Nys~, N>%o CBL } L} AL^E sp>%o s Y%o W^¥, ^s ~L%o >¥
AL^L nsAL~, ">yL^Y...", ~ ELLy%o NL>CL s~>%o nL } , ~"p^L^s H", B^L^N^"pL^%o CBL
} L} AL^

ZL~L^> ¥~..s>"L^L} ..., ¥L^%E sp>"L>%o ~L} .., ¥LL%E \$ps~ ~} sL%o

y nstn~Ÿ, Ÿ~"pL~np"~", Ep, , %o>~s-HstŸ>) >^yL"...>BL...>~>"pL~"p>~"pL~, ~L~Ÿ, Ÿ~
L} ..., ŸL~, NNL~%, Ÿ ~-H
nŸ>^>~"LLs-nŸ, Ÿ~np"~", ~...L>~>B dL^>nLHLB%o~
ŽL~L^> Ÿ n^>-HN"pL^LH...>~%oLn>BŸpL>"p...>~%BL>"LH...s ^~", "pL...>%oL, N"pL...>

№%öH>¥¥, Ÿ~^L"Ÿ^~", ~L} ... , ¥} L~"~\$N¥, Ÿ~>^L~^L L>%öHŸ~HL~p, ~, ^>AL~B ~H\$~%ö>~H¥, Ÿ~
^L"Ÿ^~", L} ... , ¥} L~"~E sps~"pL~L+Ÿs

A

Other Continuation /Conversion Privileges

< , Y } > ¥ AL L s s AL N ^ B ~ "s-Y>"s ~ , NB CL ^>nL Y-HL ^> , , 2' "¥.L B ~"s-Y>"s ~ , NB CL ^>nL
> ^>~nL} L~"} >-H>LH"s~"pL~3">"L", ~Epsp

..>¥N^~%Bp B CL^>nL 2L CL E "pL 3Y} } >^¥/ >~/

Appendix A: Component Benefit Plans

The information below is effective January 1, 2024, unless otherwise noted.



Medical & Prescription Drug Benefit	
>g 1s4YB>^¥	/ >~ H} s-S%>," ^ f} ... , ¥L^
5Y%bL	*, ~L
Z^>-HN"pL^LHZL>"p/ >~	*
&, y : >By/^, C\$%-%	<L%ãLL~ ...L-HB^
~ HBS -> ~YL%o >¥>... ¥..L^s-%>-BL H BY} L~"%o-H, ^AL-LN\$~... n^} HL%BS."s ~%	

Dental Benefit	
flsnALfj} .., ¥LL%	5pLN , f s-n's-Ht s-Y>%^LL snAL", :.>"sB.>"Ls-~pL/L-~">A

Vi

Section 125 Benefits	
f snAL f } ... ¥LL%o	5pLN , f s-n's-Ht s-Y>%e^L L snAL", :.:>"sB.>"L s~"pL 3LB's ~ AL-LN\$%%-HL^~"pL/ >~ > ~ ¥1 >Bÿ "¥, ~ HW-B*1 >Bÿ "¥E sp 2>~y ~ Ld} .."~>H} s-S%o>"sL L} ... ¥LL ~>H~, ~ Ld} .."~%o..... ^"%eNML} ... ¥LL ~

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