

BENEFIT STATUS FOR EMPLOYEES EMPLOYED AFTER JULY 1, 1990

<u>BENEFIT</u>	<u>COVERAGE</u>	<u>PAYMENT</u>
HEALTH INSURANCE	Coverage may be continued through retirement if eligible *1, *2	Board pays 50% of the amount contributed for Individual and Family coverage. An additional 5% premium contribution for each additional year of BOCES active service beyond 10 years. *1, *2
EXCESS MAJOR MEDICAL/VISION ENHANCED VISION PLAN	Coverage may be continued into retirement Coverage may be continued into retirement.	Retiree pays total premium to J J STANIS & Co. Administrators. Retiree pays total premium to J J STANIS & CO. Administrators
VISION CARE	Coverage may NOT be continued into retirement.	Benefit not available to retirees.
GROUP LIFE	Coverage may be continued through retirement. Benefit is reduced at age 65 by 50% and at age 70 to \$2,000	Retiree pays total premium to J. J. STANIS Administrators
DENTAL	Coverage may be continued for 18 months under COBRA	Retiree pays total COBRA premium to J. J. STANIS Administrators
LONG TERM DISABILITY	Coverage ceases last day of active service	Benefit not available to retirees
FLEXIBLE BENEFIT PROGRAM	Salary reductions will cease last day of service	All account balances will remain available until the end of the Plan Year.

*1) To be eligible for continued coverage as a retiree of Western Suffolk BOCES, the employee at the time of retirement must have the qualifying years of full-time service as explained in the contract of their benefit group (based on their hire date).

*2) See contract provisions of your benefit group for premium responsibility.