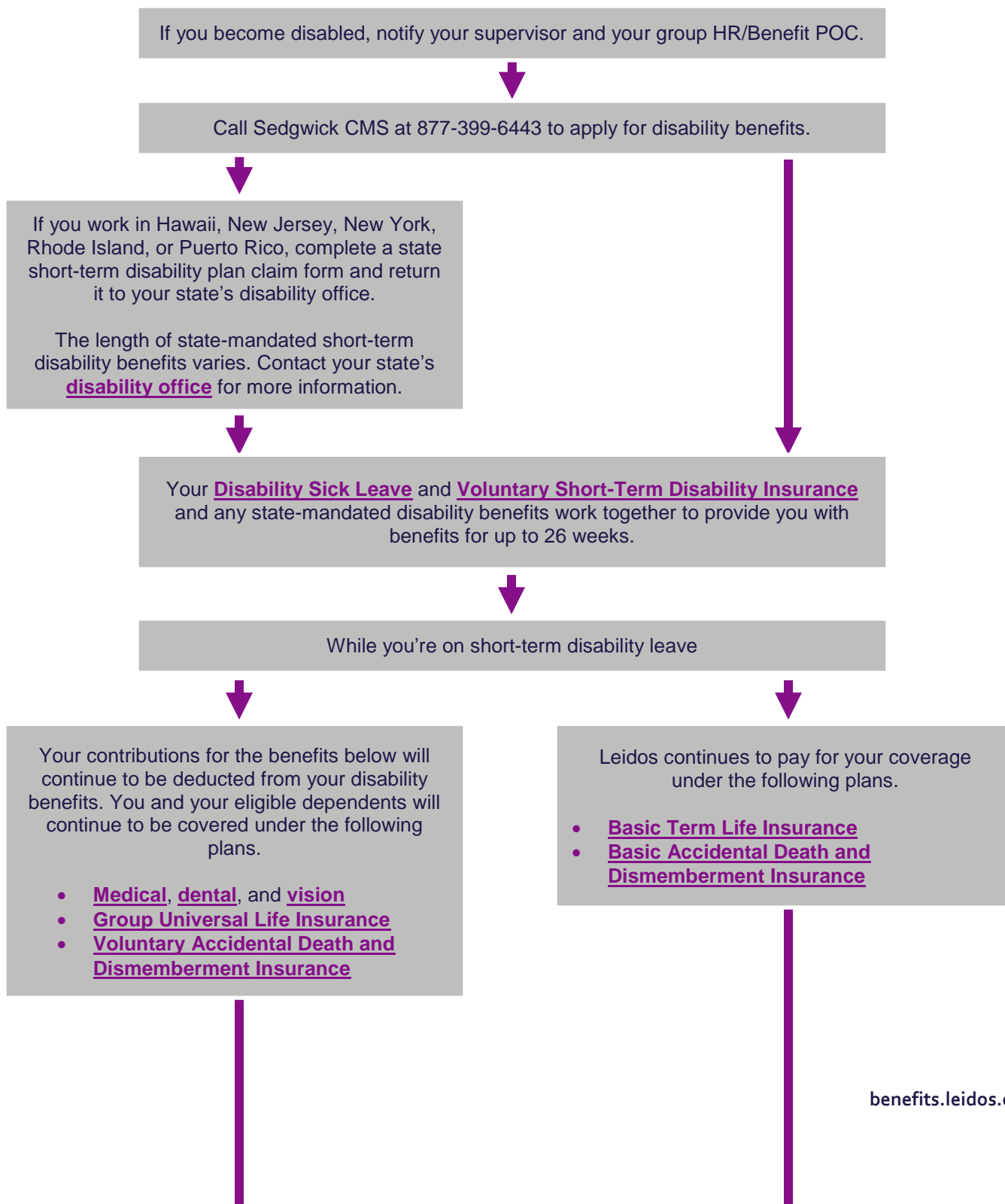






If you become disabled






If it is anticipated that you will be disabled for more than 26 weeks, you will receive information on how to file a claim for Long-Term Disability (if elected).



You may no longer participate in the Dependent (Day) Care Flexible Spending Account.

You must file claims for eligible expenses (incurred while participating in the plan) by April 30 of the next calendar year.



When you begin long-term disability benefits (if elected) you are no longer eligible for the following plans:

- Basic Accidental Death and Dismemberment Insurance
- Group Universal Life Insurance
- Voluntary Accidental Death and Dismemberment Insurance
- Business Travel Accident Insurance

You may convert your coverage to individual policies within 31 days of loss of coverage.