

HEALTH INSURANCE COVERAGE

You and other members of your family may be eligible under Maryland law to continue to be covered by the group health insurance policy of your deceased spouse's employer if:

- Your spouse was covered by his or her employer's plan under a group hospital-medical policy or a health maintenance organization (HMO) for at least three months prior to his or her death.
- You were covered under this same plan for at least 30 days prior to his or her death, and
- You do not now have other similar insurance.

If you wish to continue your health coverage, you **MUST** give your deceased spouse's employer written notice no later than 45 days after the death of your spouse.

IMPORTANT: You will be responsible for paying the entire cost of the health insurance policy.

For further information about the program, you should contact your deceased spouse's employer, or if necessary telephone the Insurance Division at 333-6300 in the Baltimore metropolitan area or 1-800-492-6116.

STATE OF MARYLAND

DEPARTMENT OF LICENSING & REGULATION
William A. Fogle, Jr., Secretary

MARYLAND INSURANCE DIVISION
Dwight K. Bartlett, III, Ins. Commissioner

THIS NOTICE APPLIES TO STATE LAW. YOU MAY HAVE BROADER BENEFITS UNDER FEDERAL LAW.