

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT OF 1994 (USERRA)

INFORMATION SHEET PREPARED OCTOBER 31, 2001

WHEN THE CALL-UP COMES, YOU MUST:

- Give advance notice either verbally or in writing to the Fund Office unless it is impossible or unreasonable to do so.
- Give notice as soon as you know of your service obligation. Don't wait for all the details.

YOUR HEALTH AND WELFARE BENEFITS:

- You may elect to continue coverage for you and your spouse/dependents for a period ending on the earlier of 18 months or the day after you fail to return to employment within the term allowed by USERRA. Military service carries health benefits (Tricare/CHAMPUS unless they are on active duty for more than 30 days. Your dollar bank (or current self-contribution) should cover you through this period as well as through the end of the current coverage quarter.
- You have the right to pay for coverage by drawing down your dollar bank and self-contributing as necessary, or by self-contributing totally and freezing your dollar bank until you return. As long as you remain active on the Plan, your life insurance benefit will continue.
- If you choose to drop this coverage while on active duty, your dollar bank will be frozen and you and your spouse/dependents that currently are covered will be covered again automatically with no waiting period or pre-existing condition limitations (with certain exceptions for service-related injuries).
- You should notify the Fund Office concerning your activation and your coverage choices.

YOUR PENSION BENEFITS:

- You become an inactive participant while on active duty.
- You should review and update any beneficiary designations before you leave.
- The period of military service counts for all purposes under the plan, including vesting, participation and benefit accrual.
- You will not incur a break in service.

REQUIREMENTS FOR REPORTING BACK TO WORK FOLLOWING ACTIVE DUTY:

- For service less than 31 days, you must return the next work day, after allowing * hours for travel back to your residence from the place of service, or as soon as possible after expiration of the 8 hour period if the 8 hour period is unattainable through no fault of your.
- For service from 31 days to 180 days, you must return within 14 days.
- For service of more than 180 days, you must return within 90 days.
- A longer period, but not more than 2 years, can apply if you become ill or are injured while in the service and require a period of time to recover.
- It is your obligation to provide documentation of the period of service (usually a DD-214).