**Military Leave Insurance Continuation Letter**

Dear [Employee name]:

In response to your request for military leave of absence beginning [date], this letter serves to advise you of how your insurance coverage will be continued during the period of military leave.

For the first 31 days of your military leave, the company will continue your group health insurance, to include medical, dental, prescription drug, vision coverage and health care flexible spending account. You will be required to pay the same level of premiums to maintain the coverage as all other active employees. Prior to the start of your leave, we will make mutually agreed-upon arrangements for paying the required premiums.

After 31-days of military leave, the company will offer you the opportunity for continuation of coverage for a period of up to 24 months (excluding the health care flexible spending account). In order to continue your coverage during this 24-month period, you will be required to pay the entire cost of the coverage plus an administrative fee not exceeding 2%. Based on our current costs, your monthly cost will be $ \_\_\_\_\_\_\_. You will receive a continuation coverage election form including information on premium due dates within two weeks of entering active duty; if you wish to have this election form expedited or wish to make an election prior to your departure, please advise Human Resources.

Your coverage under the company’s short-and long-term disability plans will cease as of the date you begin your military leave. Your life insurance and AD&D coverage will cease on the same date. However, life insurance in the amount of $ \_\_\_\_\_\_\_ will be available to you on a conversion basis. A life insurance conversion form with premium information will be provided to you at the leave-processing interview. If you desire to exercise this conversion, you will do so directly with the provider within 30 days of the cessation of your life insurance coverage.