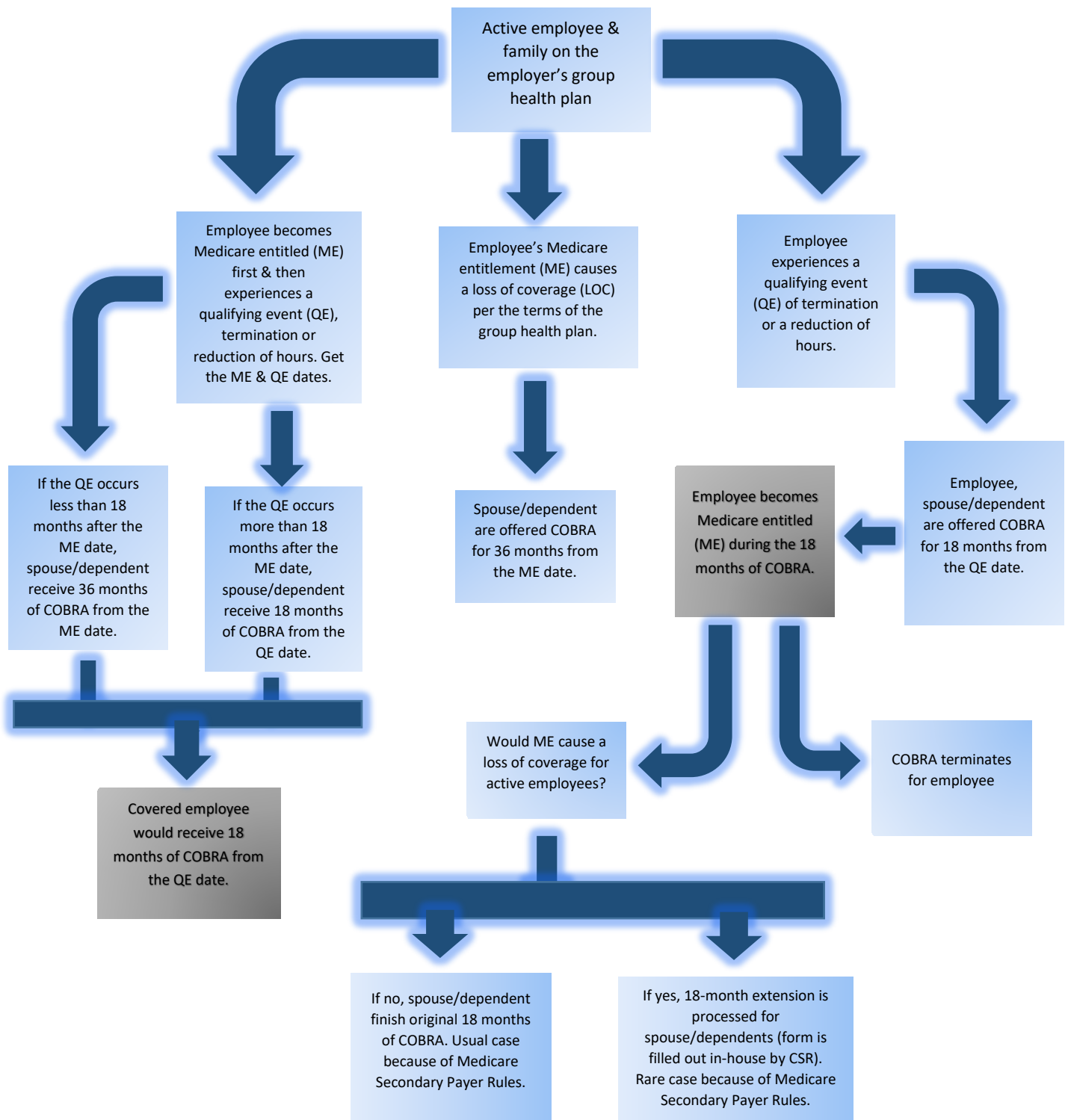


Employee's Medicare Entitlement Qualifying Event or Extension Flowchart



For more Information about whether Medicare entitlement constitutes a qualifying event or extension event, please refer to IRS Rev. Rul. 2004-22 (www.irs.gov/pub/irs-drop/rr-04-22.pdf)