ABBGI Early Retiree Group Medical Coverage
Eligibility Requirements

As an eligible "Early Retiree," you may continue group medical and dental coverage under this Plan if the following qualifications are met.

"Early Retiree" means a person who meets the following qualifications:

- Under the age of sixty-five (65).
- The individual was covered under the Plan for at least one year immediately prior to his/her termination of employment with the Employer.
- The individual has reached the age listed below and has been continuously employed by the Employer for the corresponding number of years and

Age	Years of Employment	Age	Years of Employment
55	20	59	12
56	18	60	10
57	16	61	8
58	14	62	5

- The individual formally elects Early Retiree coverage by completing and returning the required enrollment form to the Plan Administrator within 30 days of the individual's termination of employment from his Employer.

An Early Retiree may elect to cover a Spouse and /or child in the Plan to the extent such Spouse and /or child was already enrolled at the time of the Early Retiree's termination of employment. The eligibility of such Spouse and/or child will cease upon the earliest of the following events:

- The date on which the Early Retiree's eligibility under the Plan ceases.
- With respect to spousal coverage, the date on which the Spouse attains age 65 or becomes eligible for Medicare; or
- With respect to child coverage, the date on which the child attains age 26.

An Early Retiree shall cease to be an Eligible Employee (and thus shall no longer be eligible to participate in the Plan) upon the earliest of the following events:

- The date on which the Early Retiree attains age 65.
- The date on which the Early Retiree becomes eligible for benefits under Medicare; or
- The date on which the Early Retiree becomes covered under another group health plan.
- Your previous employer discontinues its group health benefits through ABBGIs Health Plans.
- ABBGI discontinues its employee health benefit plans.
- The premium is not paid when due.

An Early Retiree will be enrolled as follows:

- **Plan 3:** If the currently enrolled in Plan 1, 2, 3, or 5 under the group coverage.
- **Plan 4:** If currently enrolled in Plan 4 under the group coverage.
- **Dental:** If currently enrolled in Dental under the group coverage.

Please be sure to contact your group leader for additional questions or contact ABBGI.