

Uniformed Services Employment and Reemployment Rights Act (USERRA)

For the plan year starting January 1, 2027

The Uniformed Services Employment and Re-Employment rights Act of 1994 (USERRA) sets requirements for continuation of health coverage and re-employment in regard to an Employee's military leave of absence. These requirements apply to medical and dental coverage for you and your Dependents. They do not apply to any Life, Short Term or Long Term Disability or Accidental Death & Dismemberment coverage you may have. A full explanation of USERRA and your rights is beyond the scope of this document. If you want to know more, please see the Summary Plan Description (SPD) for any of our group insurance coverage or go to this site:

<https://www.dol.gov/agencies/vets/programs/userra>

An alternative source is VETS. You can contact them at 1-866-4-USA-DOL or visit this site:

<https://www.dol.gov/agencies/vets>

An interactive online USERRA Advisor can be viewed at <http://www.dol.gov/elaws/userra.htm>

<https://webapps.dol.gov/elaws/vets/userra/>