

## **Section 4: Eligibility Notice**

Disclaimer: These are eligibility rules for Health Benefits Only. Rules for other benefits may differ.

### **SPECIAL RULES FOR RETIREES DROPPING COVERAGE**

**A retiree declining coverage under ZCSB health plan will NOT be allowed to return to the plan at any time in the future. Careful consideration to possible future circumstances should be given prior to a retiree dropping out of the ZCSB plan. A retiree may make changes each year during the annual enrollment or during a Special Enrollment Period. Again, a retiree dropping out of the ZCSB plan altogether will NOT be allowed back in the plan.**

**PENDING 2011-2012 RENEWAL INFORMATION**

