

October 26, 1982

(Opinion issued in letter form; name and address deleted)

Re: Opinion of Trustees  
Resolution of Dispute  
Case No. 323

Pursuant to Article IX of the United Mine Workers of America 1950 Benefit Plan and Trust, and under the authority of an exemption granted by the United States Department of Labor, the Trustees have reviewed your Request for Advisory Opinion concerning the Employer's responsibility to provide life insurance coverage under the Employer's Benefit Plan.

Under Article III. E. (1) (a), (b), and (d), of the Employer's Benefit Plan, an Employee who ceases work because of disability is eligible to continue health, vision care, life and accidental death and dismemberment insurance coverage while disabled for a maximum period of 12 months following the Employee's last work date.

After the expiration of the 12-month period, the Employee may continue to qualify for health benefits if he meets the requirements of Article II. C. (2) of the Employer's Benefit Plan; that is if he was disabled due to a compensable disability within four years of the date he would be eligible to receive a pension under the 1974 Pension Plan. The Employee's eligibility for health benefits continues as long as he is so disabled. However, the Employer's Plan contains no provision for extending life insurance coverage beyond the 12-month period following the Employee's last work date.

Your husband last worked on January 25, 1980. His eligibility for life insurance coverage under Article III. E. of the Employer's Benefit Plan, outlined above, terminated on January 31, 1981. Therefore, since he died on May 25, 1981, after his life insurance coverage terminated, his Employer is not responsible for the provision of life insurance benefits to you.

Sincerely,

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Harrison Combs, Chairman

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John J. O'Connell, Trustee

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Paul R. Dean, Trustee