



**Important Benefits Continuation of Coverage Information**

In the event of a personal medical leave (including Short Term Disability) or Workers Compensation leave, the company will provide coverage for medical, dental and vision benefits for 90 days. At the conclusion of the 90 day period, your medical, dental and vision benefits will terminate and you will be eligible for COBRA. If you are enrolled in the Health Savings Account, the account will cancel on the 91st day.

After 90 days on leave, you will receive a COBRA kit with the election form and premium information in the mail. If you elect COBRA coverage, you will pay the current active monthly rate for the first 9 months of your COBRA coverage. If you terminate or retire during the first 9 months and wish to continue COBRA coverage, your COBRA rate will increase to the typical rate of 102% of premium. Once you have been out of work for one year, you are terminated as an employee and if you wish to continue COBRA coverage, the typical COBRA rate of 102% of premium will apply. (Your COBRA premiums will increase dramatically once you have been out of work for one year. At that time, you may continue COBRA coverage through the remainder of the COBRA period.)

Mohawk will provide coverage for any voluntary benefits you are enrolled in at the time of an approved leave for up to 12 months. If you are on an approved Long-Term Disability Leave, premiums will be waived for LTD benefits for the duration of the approved leave.

The following timeline illustrates the medical, HSA account, dental and vision premium changes and COBRA eligibility in the event of a medical leave:

<p><b>Days 1-90 of Medical Leave</b></p>	<p>Salaried employees will continue to pay medical, dental and vision premiums via payroll deduction.</p> <p>Hourly employees will have premiums for medical, dental and vision paid for by the company.</p>
<p><b>Days 91-365 of Medical Leave</b></p>	<p>Medical, dental and vision benefits are terminated and if elected, your Health Savings account is closed. You are COBRA eligible and if you elect COBRA coverage, your monthly premium will be at the current, active premium rate.</p> <p>Prior to your coverage end date, we strongly encourage you to contact Tax Saver (COBRA Administrator) at 1-888-602-6272.</p>
<p><b>Day 366 (One Year of Medical Leave)</b></p>	<p>You are terminated as an employee and typical COBRA premiums will apply. COBRA premiums for medical, dental and vision benefits will be increased. You may elect to continue to be a COBRA participant until the conclusion of the COBRA period.</p>

Additionally, once you have been on medical leave or Workers Compensation for 12 months, your voluntary benefits and life insurance coverage will terminate. Shortly thereafter, you will receive a package from MetLife with instructions on how to continue your life insurance coverage, should you wish to do so. You may also contact MetLife at 1-866-626-3705 for more information.

Please refer to the benefits website at [www.mymohawkbenefits.com](http://www.mymohawkbenefits.com) under “Benefits at Separation” for additional information or contact the Benefits Service Center at (866) 481-4922 if you have any questions.

Thank you,  
Mohawk Industries Benefits Team