

**If You Have Questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

**Keep Your Plan Informed of Address Changes**

In order to protect your family's rights, you should keep the Plan Administrators (the STA Benefit Trust Executive Director **AND** Fitzharris and Company) informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrators.

**Plan Contact Information**

Spackenkill Teacher's Association Benefit Trust Executive Director:

Bob Bowler; 40 Woodland Drive; Salt Point, N.Y. 12578

Fitzharris and Company; P.O. Box 9182 (Rt.109); Farmingdale, N.Y. 11735; Att: Cobra Operations