



Notice of Plan Termination

To: Participants and Beneficiaries in the Dream Center Education Holdings, LLC Signature Benefits Plan (the “Plan”)

From: Mark E. Dottore, Court-Appointed Receiver of Dream Center Education Holdings, LLC (“DCEH”)

Re: **Termination of the Dream Center Education Holdings, LLC Signature Benefits Plan**

April 24, 2019

Dream Center Education Holdings, LLC is in receivership. This means that a Receiver (Mark E. Dottore) has taken possession of DCEH’s property and operations. The Receiver is tasked with the orderly administration of DCEH’s assets and debts.

The Dream Center Education Holdings, LLC Signature Benefits Plan provides welfare benefits and coverages to employees (and their dependents) of DCEH and certain of its affiliates. The Plan will be terminated effective April 30, 2019 at 11:59 p.m. Pacific Time. The Plan’s termination will affect all benefits and coverages including:

- Medical (including COBRA coverage)
- Prescription drug
- Dental
- Vision
- Life and accidental death & dismemberment
- Disability
- Employee assistance

DCEH is having difficulty meeting its obligations to the Plan’s insurance companies and third-party service providers. Claims processing and other services under the Plan are currently shut down. It is very unlikely that claims you have incurred or will incur under the Plan will be paid or reimbursed by DCEH or the Plan. However, DCEH anticipates that flexible spending arrangements and health savings accounts will continue to be administered through the end of the year, although DCEH may not be able to fund additional contributions.

Under the circumstances, you should immediately seek medical, prescription drug, dental, vision and other coverages from another source. You will not be able to elect continuation health coverage under the law commonly referred to as “COBRA” or similar state laws.

You may be eligible to purchase health insurance through the Health Insurance Marketplace during a **60-day special enrollment period**. You can learn more about enrollment in private health insurance through the Health Insurance Marketplace by visiting www.HealthCare.gov or by calling 1-800-318-2596. Please retain this letter as evidence of termination of your coverage and the unavailability of COBRA coverage as it may be required to obtain new coverage through the Health Insurance Marketplace. In addition, if your spouse is covered by his or her employer’s group health plan, you and your dependents

may be entitled to enroll in that plan pursuant to HIPAA's special enrollment rights. However, you must request enrollment in that plan **within 30 days** after your other coverage ends.

Information concerning the court action against Dream Center Education Holdings, LLC and other helpful plan information can be viewed at <https://www.dottoreco.com/dream-center-education-holdings>.

IF YOU HAVE QUESTIONS REGARDING THIS NOTICE, YOU MAY CONTACT JOANNE DELORENZO IN HUMAN RESOURCES, AT HR1connect@dcedh.org OR 888.471.3362.

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