

(iii) the age of the insured attained on the effective date of the individual policy; AND

(5) THE INSURED IS ENTITLED TO WRITTEN NOTICE OF THE INSURED'S RIGHTS UNDER THIS SECTION AT LEAST 15 DAYS PRIOR TO THE EXPIRATION OF THE CONVERSION PERIOD PROVIDED FOR IN ITEM (1) OF THIS SUBSECTION.

(B) (1) IF THE INSURED IS NOT PROVIDED WITH THE NOTICE REQUIRED UNDER SUBSECTION (A)(5) OF THIS SECTION, THE INSURED SHALL HAVE AN ADDITIONAL 15 DAYS FROM THE DATE ON WHICH WRITTEN NOTICE IS RECEIVED TO MAKE APPLICATION FOR THE INDIVIDUAL POLICY AND PAY THE FIRST PREMIUM TO THE INSURER

(2) IN NO EVENT SHALL THE ADDITIONAL PERIOD PROVIDED UNDER PARAGRAPH (1) OF THIS SUBSECTION EXTEND BEYOND 60 DAYS AFTER THE EXPIRATION OF THE CONVERSION PERIOD PROVIDED FOR IN SUBSECTION (A)(1) OF THIS SECTION.

[(b)] (C) For purposes of subsection (a)(3) of this section, insurance that matures on or before the date of the termination of employment or membership as an endowment payable to the insured, whether in one sum, in installments, or in the form of an annuity, may not be included in the amount of life insurance that is considered to cease because of the termination of employment or membership.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1999.

May 27, 1999

The Honorable Thomas V. Mike Miller, Jr.
President of the Senate
State House
Annapolis MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 475.

This bill requires an HMO to reimburse an urgent care facility physician, oral surgeon, periodontist or podiatrist for providing any follow-up care related to the condition for which a covered surgical procedure was performed. This bill also prohibits an HMO from imposing any copayment or other cost-sharing requirement on the member that exceeds what the member is required to pay for services rendered by a physician who is a member of the HMO's provider panel.

House Bill 576, which was passed by the General Assembly and signed by me on May 27, 1999, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 475.

Sincerely,