ARTICLE XI
Insurance and Medical Programs

Section 11-1. Insurance. During the term of this Agreement the Company will continue in effect its present program of group life insurance coverage for all employees with the Company paying the entire premium cost.

Section 11-2. Hospitalization. The Company will continue in effect its present program of hospital and surgical coverage for all employees. Effective November 1, 1968, for all cases originating on or after that date, hospital and surgical coverage will be replaced with the New Jersey Blue Cross, Blue Shield and Rider "J" programs with the Company paying the entire premium cost.

