



DECLINING INSURANCE COVERAGE ACKNOWLEDGEMENT FORM

Insurance Plan Changes:

Employees may elect health coverage for themselves and their dependents, or make changes to their health coverage during the annual Open Enrollment period. Plan elections are in place for the full plan year. Employees may not ADD or DROP health insurance coverage for themselves or their dependents during the plan year unless they experience an IRS qualifying status change.

Employees who wish to add or drop coverage on themselves or insured dependents may do so during the annual Open Enrollment period which occurs in November of each year. Any changes made during Open Enrollment affects health coverage for the upcoming plan year.

In the event an employee experiences a qualifying IRS Change of Status during the plan year, the employee may add or drop coverage for himself/herself or a qualified dependent within 30 days of the IRS-approved Change in Status. The employee must notify Human Resources of any such events within the 30 day notice period to ensure the change is effective on the first of the month following the status change.

The IRS has approved the following as Status Changes:

Change in:

- Death of covered employee.
- Legal marital status changes, such as marriage, legal separation, divorce, or the death of a spouse.
- Dependent's eligibility due to age or IRS dependent status.
- Eligibility for Medicare/Medicaid.
- Changes in number of dependents, such as birth, death or adoption.
- Employment status, of the employee, spouse or dependents. (This includes the beginning or ending of employment or a change from full-time to part-time status or vice versa; this also includes unpaid leaves of absence.)

Please be aware that all coverage changes must satisfy a consistency rule, i.e., a dependent may only be added to an insurance plan under which the employee was previously covered prior to the status change. If an employee was covered with medical and vision insurance but no dental insurance prior to a status change, that dependent may only be added to the medical and vision plan.

Acknowledgement:

At this time, I am declining the following group health insurance coverage:

(Please check applicable coverage below)

	<u>Medical Insurance</u>	<u>Dental Insurance</u>	<u>Vision Insurance</u>
○ Employee	_____	_____	_____
○ Spouse	_____	_____	_____
○ Dependent Children	_____	_____	_____

I have read and understand the above IRS Change of Status guidelines for adding or dropping myself or my dependents to/from group insurance coverage. I also understand that if I decline coverage at this time, I can only add coverage if I experience an IRS Change of Status as stated above, or during the next Open Enrollment period.

Employee Signature: _____

Date: _____

Print Name: _____

Office Use Only: A company management or insurance agency representative has reviewed this form with me and I understand that I cannot make changes to my medical, dental or vision coverage for the plan year December 1, 2013 through November 30, 2013 without an IRS status change occurring.

Employee initials: _____ Management /Agency representative initials: _____