



# Waiver Form

## Refusal of Coverage

I decline the coverage indicated below. I understand my dependents and I may not be eligible to enroll for benefits until my employer's next annual open enrollment period. I and/or my dependents may become eligible for medical or dental benefits if there is a qualifying event, and I request enrollment within 30 days of the eligible qualifying event.

	<b>Employee</b>	<b>Dependent Spouse</b>	<b>Dependent Child(ren)</b>
<b>Medical</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If waiving medical, my coverage is: (check all that apply)			
Other group coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Military, Medicare/Medicaid coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Coverage through individual state exchange	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No other coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you do not elect any Life, STD, or LTD coverage at the time you are first eligible, you will be required to submit a Personal Health Application (PHA) for approval prior to your coverage becoming effective.

	<b>Employee</b>	<b>Dependent Spouse</b>	<b>Dependent Child(ren)</b>
<b>Dental</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Life</b>	<input type="checkbox"/>	N/A	N/A
<b>Supplemental Life</b>	<input type="checkbox"/>	N/A	N/A
<b>Dependent Life</b>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<b>Short-term Disability</b>	<input type="checkbox"/>	N/A	N/A
<b>Long-term Disability</b>	<input type="checkbox"/>	N/A	N/A
<b>Critical Illness</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Accident</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Hospital Indemnity</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Company Name

**Note to employer:** If your employee is not enrolling for any coverage at this time, or is declining enrollment for any dependents, keep a copy of this waiver in your files.