



Kelly Benefits

New Subscriber Member adding line of coverage

WAIVER (Signature Required)

COBRA or State Continuation

Retiree

EMPLOYEE ELECTION FORM

Please print clearly in CAPITAL letters

Company Name: **UM FDSP Associates** KELLY Company ID: **161539** Business Phone: **410-706-3148**

1 Last Name: _____ First Name: _____ MI: _____ Suffix (Jr., Sr., etc.): _____

Street Address (Note: a PO Box is insufficient for any HSA, FSA, or HRA account): _____ Apt #: _____

City: _____ State: _____ Zip Code: _____ E-mail: _____

Social Security #: _____ Date of Birth (MM-DD-YY): _____ Gender: M F Marital Status: Single Married Partner* On your effective date, will you be actively at work on a full-time basis for this employer? Y N Hrs/week: _____

Home Phone: _____ Full-time Hire Date (MM-DD-YY): _____ Employer Use Only: Requested Effective Date (MM-DD-YY): _____ KELLY USE ONLY: **H**

2 **DEPENDENTS**

Name (Last, First, MI)	Relationship	Social Security #	Birth Date	Sex	F/T Student (Y/N)**	Disabled (Y/N)	Tobacco (Y/N)	Dependent Elections	Primary Care Physician (POS or HMO plans only)		Existing Patient (Y/N)
									Physician Name	PCP ID#	
	Subscriber							Health <input type="checkbox"/>	Dental <input type="checkbox"/>	Vision <input type="checkbox"/>	
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
								<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

If Eligible for Medicare: Effective Date (Part A): _____ Effective Date (Part B): _____ Effective Date (Part D): _____

3 **PLANS**

HEALTH PLANS
United Healthcare

Select one Plan:

OCI HMO H.S.A – OOX
Individual - \$36.44
Individual & Child(ren) – \$69.50
Individual & Spouse - \$86.04
Family - \$100.73

OCI HMO – APC2
Individual - \$72.88
Individual & Child(ren) – \$139.00
Individual & Spouse - \$172.07
Family - \$201.45

Choice Insurance - ASOQ
Individual - \$116.20
Individual & Child(ren) – \$221.63
Individual & Spouse - \$274.36
Family - \$321.21

DENTAL PLAN
CareFirst

Select one Plan:

High Option
Individual - \$1.74
Individual & Dependents – 4.67

PPO Low Option
Individual – \$0
Individual & Dependents - \$0

Select Level of Coverage:

Individual
 Individual & Child(ren)
 Individual & Spouse
 Family
 Waive Coverage

VISION PLAN
Superior

Select Level of Coverage:

Individual - \$2.88
 Individual & Child(ren) - \$5.66
 Individual & Spouse - \$5.28
 Family – \$8.16
 Waive Coverage

ANCILLARY PLANS
Lincoln

Voluntary STD Voluntary LTD \$ _____
 Waive Waive Min: \$500
Max: 60% of salary up to \$5,500

Vol. EE Life \$ _____ Waive
(Increments of \$10k, minimum of \$20k and max of \$500k. May not exceed 5x's annual salary, GI -100k)

Vol. EE AD&D \$ Same as Vol. EE Life Waive

Vol. SP Life \$ _____ Waive
(Increments of \$5k, max of \$250k. May not exceed 50% of Vol. EE Life election. GI - \$25k)

Vol. CH Life \$1,000
 \$5,000
 Waive \$10,000

FLEXIBLE SPENDING ACCOUNT
Benefit Strategies

Medical FSA \$ _____ (\$2750 Max)

Dependent Care FSA \$ _____ (\$5,000 Max)

4 Employee Occupation: _____ Employee Class: _____ Employee Salary: _____

Primary Beneficiary: _____ Relationship: _____

Secondary Beneficiary: _____ Relationship: _____

5 **OTHER INSURANCE INFORMATION**

Will you or your dependents continue health coverage with another insurer? Yes No

Other Health Insurer Name: _____

Who is covered? Self Spouse/Partner All Policy# _____

Effective Date: _____ Term Date: _____

CERTIFICATION: I hereby apply, on behalf of myself and each dependent listed above, for the coverage(s) indicated. If accepted, coverage will be provided according to the terms and conditions of the benefit plan(s) between the appropriate carrier(s) and my employer. I agree to be bound by the benefit plan(s) of which this form will become part. I also agree to pay current and future charges for coverage(s) provided in excess of any employer contribution. The recorded answers on this form are to the best of my knowledge and belief full, complete and true as of this date. I further certify that the dependents listed above are eligible to enroll in the plan(s) selected. I have read and understand the second page of this form, including the sections titled The Role of Kelly and Waiver of Insurance, which are incorporated here by reference. **If you have any questions concerning the benefits and services provided by or excluded under this agreement, please contact a Service Representative before signing this Election Form. Coverage shall become effective solely upon final approval by the Carrier and not from the collection of premiums.** **THIS IS NOT AN APPLICATION FOR INSURANCE**

6 **EMPLOYEE SIGNATURE:** _____ **DATE:** _____

EMPLOYER SIGNATURE / VERIFICATION: _____ **DATE:** _____



KELLY & ASSOCIATES INSURANCE GROUP, INC.

WAIVER OF INSURANCE COVERAGE

Medical/Dental/Vision/Medicaid & State Children's Health Insurance Program (SCHIP) Notice of Special Enrollment Period

If you are declining enrollment for yourself and/or your eligible dependent(s) because of other health/dental/vision insurance coverage and if you lose that coverage, you may in the future be able to enroll yourself and/or your eligible dependent(s) in this plan, provided that you request enrollment within 30 days after your other coverage ends. If you are declining coverage for yourself and/or your eligible dependent(s) for any other reason, you cannot join the plan later unless you have a new dependent as a result of marriage, birth, adoption, placement for adoption, loss of Medicaid or SCHIP coverage, eligibility for Medicaid or SCHIP coverage, or during open enrollment period, if applicable. You may then be able to enroll yourself and your eligible dependent(s), provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption, or within 60 days for Medicaid and SCHIP.

If you decline coverage for yourself and/or your eligible dependent(s) because of other health/dental/vision coverage or if you fail to request plan enrollment within 30 days after your (and/or your eligible dependent's) other coverage ends, you will not be eligible to enroll yourself, or your eligible dependent(s) during the special enrollment period discussed above and you will need to wait until the next open enrollment period to enroll in the plan's health/dental/vision coverage.

Non-Medical

If you are voluntarily declining non-medical coverage provided by your employer, you may choose to enroll at a later date depending upon the coverage now being waived. With the late enrollment your cost may be higher, a health questionnaire may be required and the effective date of your coverage may be delayed or denied. If coverage is non-contributory (employer pays entire cost) waivers are not permitted.

Note: Under Section 125, you may make changes to your pre-tax benefit plans only if you experience a qualified event. The change you request must be consistent with the event. The following are the IRS minimum Qualified Events:

1. Marriage, divorce, or legal separation,
2. Birth or adoption of a child,
3. Death of a spouse or child,
4. Change in residence or work location that affects benefits eligibility for you or your covered dependent(s),
5. Your child(ren) meets (or fails to meet) the plan's eligibility rules (for example, student status changes),
6. You or one of your covered dependents gain or lose other benefits coverage due to a change in employment status (for example, beginning or ending a job),
7. Loss or eligibility for Medicaid or SCHIP Coverage.

Notice to the Insured: The insurance carrier sells insurance products pursuant to which eligible employees of the policyholder may obtain coverage. Kelly & Associates Insurance Group, Inc. actively administers the insurance carrier's health insurance program. Premiums are made by the policyholder to KELLY on behalf of eligible employees. These amounts are then forwarded to the insurance carrier that provides the benefits for the eligible employee. KELLY is authorized by the insurance carrier to perform the following functions for group health benefit plans and all other insurance products issued, administered or marketed by the insurer:

- Process enrollment activity
- Collect premiums and remit payments to the carrier
- Answer questions pertaining to enrollment activity, invoice or benefit inquiries

The Role of KELLY: KELLY is not the Employer, plan sponsor, insurance carrier, plan administrator or plan fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) for any benefits or insurance coverage offered through or described in the Sites. KELLY is not responsible for state and federal disclosure and reporting requests or for complying with existing laws. These responsibilities remain with your Employer. KELLY is a Third Party Administrator providing services to assist in the collection and processing of enrollment data and/or the collection of premiums on behalf of the Carrier from which coverage has been requested. KELLY has no underwriting or claims paying functions. KELLY has no authority to underwrite or bind coverage. All decisions as to requests for additional information used to make decisions whether to bind coverage, the binding of coverage, the level of coverage provided, or the payment or denial of claims are made solely by the Carrier. KELLY has no role in making these decisions. Any coverage bound is a contract between the participating Employee, the Employer and the Carrier. KELLY is not a party to that contract. The Carrier from which the participating Employee has requested coverage will rely on the information provided during the enrollment process. KELLY will transmit the data to the Carrier(s) "as-provided". KELLY is not responsible for any determinations made based on the information provided by the participating Employee during enrollment or in response to any subsequent inquiry by the Carrier. The Carrier may require additional information, forms and/or documents, amongst other potential items [such as Evidence of Insurability (EOI)], from the participating Employee and/or any other person for which the participating Employee is requesting coverage prior to making a decision as to what, if any, coverage the Carrier will provide. Following directions from the Carrier and providing the requested information in a timely manner is of critical importance. The deduction of premiums from the participating Employee's pay does not in and of itself guarantee that any coverage, or coverage at the levels requested, has been bound and is in effect. This provision shall survive termination of this Agreement.

Notice: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.