2023 Benefit Election & Waiver Form

Please complete the following election form for your benefits. Please select the appropriate reason below for completing this form. If you are choosing not to enroll in any of the benefits offered by City of Elmhurst and are therefore waiving all coverage, please check the box for waiving all coverage. If waiving all coverage, complete only the top section of the form and sign/date at the bottom of the back page. You must provide a reason for waiving coverage.

☐ **Open Enrollment** ☐ **New Hire** ☐ **Change of Status*** ☐ **Waiving All Coverage****

***Qualifying Event** ______________ ****Reason for Waiving** ______________

**Change of Status is only applicable if you have experienced a qualifying life event. Qualifying life events include: involuntary loss of coverage, marriage, divorce, legal separation, birth or adoption.*

*** Please note that all employees will be enrolled in employer sponsored Basic Life & AD&D.*

Company Name: City of Elmhurst

Employee Name: ______________

Address: ______________

City, State, Zip: ______________

Date of Birth: ___ / ___ / ___ Gender: ______

Social Security #: ___ — ___ — ___

Date of Hire: ___ / ___ / ___

Coverage Effective: ___ / ___ / ___

Telephone #: ___ — ___ — ___

Marital Status: ______________

Medical Coverage ☐ I choose to waive medical coverage for myself and my dependents — BCBSIL

	HMO	PPO 300	PPO HDHP
Employee Only	☐	☐	☐
Employee + Spouse	☐	☐	☐
Employee + Child(ren)	☐	☐	☐
Family	☐	☐	☐

Note: Fill out dependent information below if you elect a tier other then Employee Only.

***If you select HMO, you must fill out the Medical PCP information on the back of this form.**

HSA Banking ☐ I choose to waive funding my HSA with pre-tax dollars — Fifth Third Bank

Bank Name: Fifth Third Bank

Amount Electing per Pay Period: $ ______________

Note: Fill out HSA election only if you elect the HDHP plan.

Your HSA Bank Account with Further:	Employee Only	Family
City of Elmhurst Contributon	$1,500	$3,000
You can contribute up to an additonal	$2,350	$4,750
Maximum IRS Annual HSA Contributons 2023	$3,850	$7,750
Catch-Up Contribution (Age 55+)	Additional $1,000	

Dental Coverage Election ☐ I choose to waive dental coverage for myself and my dependents — BCBSIL

	CORE Plan	Low Plan	High Plan
Employee Only	☐	☐	☐
Employee + Spouse	☐	☐	☐
Employee + Child(ren)	☐	☐	☐
Family	☐	☐	☐

Note: Fill out dependent information below if you elect a tier other then Employee Only.

Vision Coverage Election ☐ I choose to waive vision coverage for myself and my dependents — VSP

	Vision Plan
Employee Only	☐
Employee + Spouse	☐
Employee + Child(ren)	☐
Family	☐

Note: Fill out dependent information below if you elect a tier other then Employee Only.

Dependent Information—Medical, Dental, and/or Vision Elections

Name	Social Security #	Birth Date	Gender	Relationship	Medical	Dental	Vision
	— —	/ /					
	— —	/ /					
	— —	/ /					
	— —	/ /					
	— —	/ /					
	— —	/ /					
	— —	/ /					

Medical PCP Information—Complete only if electing medical HMO

Name of Enrolled Employee or Dependent	Medical PCP Name & ID Number	Medical Group Name & Number

Basic Life / AD&D Beneficiaries BCBSIL

Eligible to all employees that are enrolling in employer Basic Life/AD&D

Primary Beneficiary Full Name	Address	Date of Birth	Relationship	Benefit %
		/ /		%
		/ /		%
		/ /		%
Total (must equal 100%)				**100** %

Contingent Beneficiary Full Name	Address	Date of Birth	Relationship	Benefit %
		/ /		%
		/ /		%
		/ /		%
Total (must equal 100%)				**100** %

Voluntary Life / AD&D Coverage — BCBSIL

☐ I choose to **elect** Voluntary Life/ AD&D coverage (indicate amount below) ☐ I choose to **waive** Voluntary Life /AD&D coverage

Type	Benefit Amount Offered	Guarantee Issue Amount	Life Coverage Elected
Employee	Elect a maximum of $500,000 in $10,000 increments	$250,000	$
Spouse	Elect a maximum of $250,000 in $5,000 increments	$50,000	$
Child(ren)	Elect a maximum of $10,000 in $2,000 increments	$10,000	$

***NOTE:** You must complete the **Evidence of Insurability** form if (1) You or your spouse previously waived or did not enroll when you first became eligible; (2) You have elected to purchase more than **$250,000** for Employee Coverage; (3) You have elected to purchase more than **$50,000** for Spouse Coverage; You must purchase coverage for yourself in order to purchase coverage for your spouse and/or child(ren). Late entrants and amounts over the Guarantee Issue are subject to underwriting approval. Coverage will begin on the first of the month following approval. In some instances, a physical exam by a doctor may be required. A spouse's maximum election cannot exceed 50% of the employee's election amount.*

Voluntary Life/AD&D Rate Chart**

Age Band	Employee / Spouse Monthly Rates* per $1,000 of Coverage	Age Band	Employee / Spouse Monthly Rates* per $1,000 of Coverage	Additional Monthly Rates per $1,000 of Coverage
<24	$0.055	50-54	$0.275	AD&D (all ages) $0.030
25-29	$0.065	55-59	$0.455	
30-34	$0.080	60-64	$0.780	Child(ren) Life $0.200
35-39	$0.095	65-69	$1.270	Child(ren) AD&D $0.030
40-44	$0.120	70-74	$2.300	
45-49	$0.180	75+	$3.720	

*Spouse Rate is based on *employee age*.
**If electing Voluntary AD&D, the election must be equal to the Voluntary Life election.

Voluntary Life/AD&D Beneficiaries — BCBSIL

Primary Beneficiary Full Name	Address	Date of Birth	Relationship	Benefit %
		/ /		%
		/ /		%
		/ /		%
Total (must equal 100%)				100 %

Contingent Beneficiary Full Name	Address	Date of Birth	Relationship	Benefit %
		/ /		%
		/ /		%
		/ /		%
Total (must equal 100%)				100 %

Authorization and Signature

Your next opportunity to make changes will be during the next open enrollment period, unless you experience a qualifying life event. Qualifying life events include involuntary loss of coverage, marriage, divorce, legal separation, birth or adoption. If you experience a qualifying life event, please contact your local Human Resources representative within 30 days of the life status change.

My signature below authorizes City of Elmhurst to deduct insurance premiums on a pre-tax basis.

Name: ______________________ Signature: ______________________ Date: ____/____/____