



**STOP!!!!**

## **Waiver of Health Coverage**

You have the option to waive coverage with the Montana University System plan. You must sign the enrollment form stating you are waiving coverage and turn the form into your campus Human Resources Office. If you do not sign or turn in an enrollment form you will default, (see default coverage below). However, Optional Reimbursement Accounts do not continue without a new election.

If you waive coverage:

- You waive all Choices options including medical, dental, life/AD & D, and LTD,
- You cannot enroll until open enrollment for the next plan year or until you have a qualifying event and
- A waiting period for coverage of pre-existing conditions will apply if you did not have prior coverage or if there was a break of more than 63 days between the termination of your prior coverage and your effective date on this policy.

If you do not sign or turn in an enrollment form, your default coverage is:

- Existing employees during open enrollment default to present elections.
- New employees who do not enroll during the initial 31 day enrollment period default to:
  - 1). Employee Only Plan B
  - 2). Employee Only Basic Dental
  - 3). \$10,000 Basic Life Insurance/AD & D
  - 4). Long Term Disability Option 1 (60% of pay/180 day waiting period)

**Waiver of Coverage Does Not Entitle the Employee to the Employer Contribution.**