

KELLY & ASSOCIATES INSURANCE GROUP, INC.

WAIVER OF INSURANCE COVERAGE

Medical - Notice of Special Enrollment Period

If you are declining enrollment for yourself and/or your spouse and dependent(s) because of other health insurance coverage, you may in the future be able to enroll yourself and/or your spouse and dependent(s) in this plan, provided that you request enrollment within 30 days after your other coverage ends. If you decline enrollment for yourself and/or your spouse and dependent(s) because of other health insurance coverage, you must provide details concerning your situation on the front of this form in order to preserve your special enrollment rights in the future. If you are declining coverage for yourself and/or your spouse and 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, or during open enrollment period, if applicable. You may then be able to enroll yourself and your spouse/dependent(s), provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

If you decline coverage for yourself and/or your spouse and dependent(s) because of other health coverage and you fail to fill out the front of this form concerning your (and/or your spouse/dependent's) other coverage or if you fail to request plan enrollment within 30 days after your (and/or your spouse/dependent's) other coverage ends, you will not be eligible to enroll yourself, spouse or your 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 coverage.

Non - Medical

If you are voluntarily declining the non-medical coverages 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.