

ROGER WILLIAMS UNIVERSITY and SCHOOL OF LAW
Benefit Election and Waiver Form

HR USE - Payroll Cycle BS BW LS LB

Name: _____ RWU ID: _____

<u>Classification:</u>	Dining	Facilities	Faculty	PSSA	Public Safety
Check ONLY ONE <i>(required)</i>	RWU Non-Aligned	School of Law	School of Law	School of Law	Faculty

<u>Reason for Form</u> (please select one)				
New Hire	Open Enrollment	Status Change	Qualifying Event	Cancellation

Effective Date: _____

- Benefits are effective the first of the month after your hire date or the date of a qualifying event (except birth/adoption).
- Open Enrollment changes are effective July 1st.

BENEFIT COVERAGE ELECTIONS

MEDICAL Please select your plan and coverage level:

Blue Cross Blue Shield of Rhode Island	(not available for Dining & PSO)	Blue Choice Value	Individual	Family
	(not available for Dining & PSO)	Blue Choice	Individual	Family
		BlueCHIP Flex	Individual	Family
<i>Includes Health Reimbursement Account (HRA) Coverage</i>		HealthMate Coast-to-Coast	Individual	Family

DENTAL **Delta Dental of Rhode Island** Please select your coverage level:

	Individual	Family
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WAIVER of COVERAGE(S)

For Dining, Facilities, Non-Aligned, PSSA, Public Safety, School of Law, and SOL Faculty employees.
 To elect Buyback for waiving BOTH Medical & Dental coverages;

Please select your coverage level: Individual Family

For University FACULTY Members only.
 To elect Buyback for waiving coverage of either, or both, Medical & Dental coverage(s);

MEDICAL WAIVER:	<u>Please select your coverage level:</u>	Individual	Family
DENTAL WAIVER:	<u>Please select your coverage level:</u>	Individual	Family

Vision **VSP Eastern Vision Service Plan** Step 1: Choose your plan: **Base** **Premium**

Step 2: Choose your coverage level: Individual Family **Employee & Children** **Employee Plus One**

Optional Coverages

- **Voluntary Life Insurance through Lincoln Financial**
 To purchase this Employee-paid benefit, please select the appropriate coverage(s):
 Employee Spouse (requires equal or greater employee policy) Children (requires an employee policy)
- **Long Term Care** through Genworth (you will be directly billed you for the premium)
- **Supplemental Disability** through The Standard

Payroll Deduction Authorization

1. I understand that my employer or plan sponsor, in accordance with the underwriting guidelines of the carrier, will determine the effective date and termination date of my benefit coverage.
2. I understand that my employee contributions for the benefits I elect are payroll deducted. I authorize the deductions from my paycheck for any benefits plans in which I enroll and understand that the University will deduct any retroactive contributions, as needed.
3. I understand that I am responsible for any benefit deductions. If deductions are not collected through payroll because I did not receive a paycheck, I understand that I must coordinate such payment(s) with the Department of Human Resources.
4. I have the option of changing my elections only during the University's annual open enrollment or within 30 days of a qualified family status change.
5. I am in receipt of information on voluntary benefits.
6. By opting out of medical and/or dental coverage, I attest that myself and any dependent I claim on my taxes have group medical and/or dental coverage. I understand that group medical coverage does not include coverage through the marketplace (also known as the Exchange) or coverage directly from an insurance company. I accept responsibility for myself and my dependents' medical and/or dental insurance, including confirming that the other coverage is minimal essential coverage as defined by the Affordable Health Care Act.
I also understand that in making this election, my employer is not responsible for any lapse in insurance coverage through my spouse or other entity. Eligibility to enroll later shall be at the University's annual open enrollment or within 30 days of a qualified family status change.
7. I understand that my payroll deductions for benefit elections are **pre-tax**, where applicable. If you would like to have the applicable benefit deductions taken **post-tax**, please submit your request in writing to the Department of Human Resources.
8. I understand that if I elect to cover a domestic partner, certain premiums may not be pre-tax and that the University portion of the premium may be considered taxable income.

By signing below, I certify that I have read and understand the above statements and that all information is true and correct to the best of my knowledge.

Employee Signature

Date