



WAIVER OF COVERAGE

Having met the eligibility requirements, you are being offered the opportunity to enroll in health coverage offered by Chayce Critical Facilities Cleaning. You have the right to decline (or *waive*) coverage. If you do waive coverage for yourself, you may not cover dependents under the Employer's health plan.

The decision to waive coverage has consequences for you. For example:

- If you waive this coverage and do not obtain coverage on your own, you will be subject to a penalty under the individual responsibility requirement of the ACA (Affordable Care Act).
- If you waive coverage, you cannot enroll in Chayce's health plan until the next open enrollment, unless you experience a qualified change in status. Such as being covered under another plan but that coverage is lost, or if you gain a new dependent through birth, adoption, or marriage. However, you must request to enroll in your plan within 30 days of the qualified change in status. If you miss the 30-day enrollment deadline, you must wait until open enrollment.

I acknowledge that the Employer has offered me affordable minimum essential coverage, as defined under the ACA. I have read the above and I understand the consequences of my waiver of coverage.

Printed Name

Signature

Date

Chayce Representative

