Use this form for employees who elect to waive coverage at initial hiring and benefit offering. For groups that have voluntary life, please use the Waiver Form (with Voluntary Life). Employees covered as a dependent under a policy held by an employee of the same school district are eligible for all Life and Long Term Disability (LTD) benefits offered by the group. If your group offers Employer Paid Life and Employer Voluntary LTD, employees who waived coverages are eligible for these policies. All employees who are waiving benefits are required to complete a MUST Waiver Form. If they are eligible for life benefits, they need to designate their beneficiaries.

This form is used to terminate coverage for individuals who have left employment, and are no longer eligible for benefits. To drop a dependent's coverage or to drop retiree coverage, please use a MUST Change Form.

Use this form for employees and retirees who wish to make enrollment changes, such as address change or add or drop.

A new employee may elect up to the lesser of $500,000 or 4X annual salary in $10,000 increments. **Note:** Up to $100,000 is available without Evidence of Insurability (Guaranteed Issue) when elected during Initial Enrollment. Amounts over $100,000 will require Evidence of Insurability which will be provided to the member by MUST.

For existing employees requesting Voluntary Employee-Paid Life coverage outside of Initial Enrollment, Evidence of Insurability is required. MUST will provide a required Evidence of Insurability Form to the member requesting coverage.