



# OPEN ENROLLMENT & FORMS OVERVIEW

## OPEN ENROLLMENT NOTICE

Distribute *Open Enrollment Notices* to all eligible employees prior to the beginning of the Open Enrollment Period. **Employees will not be able to make changes after the Open Enrollment Period is over.**

## OPEN ENROLLMENT FLIER

**NOTE:** Post the *Open Enrollment Flier* in a prominent place where all staff can view it. You may make copies and post them in several locations, such as the teacher's lounge, a break room, or bulletin board.

## IMPAIRED DEPENDENT FORM

Dependent children are eligible for coverage up to age 26 regardless of student or marital status. Impaired dependents over age 26 may be eligible for coverage with completion of *Impaired Dependent Form*.

## DOMESTIC PARTNER FORM\*

Use this form to establish the eligibility of a domestic partner at initial enrollment or during the Open Enrollment period. (\*Not Special Enrollment Event)

## COMMON-LAW MARRIAGE AFFIDAVIT

Use this form to establish the eligibility of a common-law spouse at initial enrollment during the Open Enrollment Period.

## MUST Enrollment

Current MUST members are NOT required to annually complete the *MUST Universal Form*. Eligible employees not currently covered who would like to request coverage are required to complete the MUST Universal Form. **NOTE:** Whether the member chose to elect voluntary life (when offered by school) or not, please use the Universal Form with the Voluntary Life Form. There is an option at the bottom of the voluntary life form that allows the employee to waive voluntary life (if applicable). This will allow your MUST team to process any submitted forms as smoothly and quickly as possible.

## MUST CHANGE

Follow instructions on the *Universal Form* for Existing MUST Enrollees wanting changes, such as an address change, or adding / dropping coverage.

## MUST WAIVER

Follow instructions on the *Universal Form* for employees who elect to waive coverage at initial hiring and benefit offering. For groups that have voluntary life, please complete the WAIVER section of the *Universal Form* (with *Voluntary Life Form*). 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 have waived coverages are eligible for these policies. All employees who are waiving benefits are required to complete the WAIVER section of the Universal Form. If they are eligible for life benefits, they need to designate their beneficiaries.

## TERMINATION OF EMPLOYMENT

Complete the TERMINATION OF EMPLOYMENT section on the *Universal Form* 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 complete the CHANGE section of the *Universal Form*.

## EVIDENCE OF INSURABILITY FORM

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.