

Opting out of a medical plan

You may be able to opt out of your employer's medical plan if you submit the following to your Human Resources department before the enrollment deadline:

- Valid proof of other comparable medical plan coverage that meets minimum essential coverage rules under the Affordable Care Act (ACA), confirmed by your employer
- A completed "Certification of Other Coverage" form

If you do not provide a Certification of Other Coverage form, or if your proof of coverage is found to be invalid, your employer can enroll you in the PPO plan (employee-only coverage). If you opt out, you will not be eligible for continuation of medical coverage (COBRA). Examples of coverage that cannot be used to opt out of your employer's medical plan include:

- Medicaid
- TRICARE "supplemental" coverage
- Marketplace
- Student insurance
- Coverage that does not meet minimum ACA requirements

PLEASE NOTE: If your employer contributes to a health care FSA due to your medical plan opt-out status, that contribution is subject to valid proof of other comparable coverage and a current, signed Certification of Other Coverage form. If your other coverage is found to be invalid or expired, the employer contribution is discontinued. You may be required to repay any employer contributions, and you could be subject to serious consequences. Participation or continuation of any employer contribution program is at the discretion of the employer. **Coverage obtained through the Health Care Marketplace (Exchange) is not eligible for employer opt-out contributions.**

Questions?
Talk to your
Human Resources
representative.