

WAIVER OF COVERAGE

Having met the eligibility requirements, you are being offered the opportunity to enroll in health coverage offered by Jackson County Central Schools (JCC). You have the right to decline, or waive coverage. If you do waive coverage for yourself, you may not cover dependents under JCC’s health plan.

Note that if you waive coverage considered affordable and minimum essential under the Patient Protection and Affordable Care Act (ACA), you will not qualify for government credits and subsidies to purchase individual health insurance on the Marketplace.

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.
- If you waive coverage, you cannot enroll in JCC’s health plan until the next open enrollment, unless you experience a qualified change in status. Examples include if you are 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 JCC has offered me affordable minimum essential coverage, as defined under the ACA, for the period from July 1, 2023-July 1, 2024. I wish to waive coverage at this time. I have read the above and I understand the consequences of my waiver of coverage.

Name of Employee

Signature of Employee

Date