

Prepared By

Purpose

☐ **New** Class

☐ **Edit** to Existing Class

Effective

/

**20**

Group Name

[illegible]

**WAITING PERIOD**

**Orientation Period** ☒ **Yes** ☐ **No**

An orientation period is a time when a new employee is trained and integrated into a group. Employers can require a one-month orientation period before the waiting period begins. Groups can update their employee handbooks, plan documents, and other communications to specify that employees must complete both the orientation period and waiting period.

**Benefit Waiting Period**

Benefit Waiting Periods are the length of time after an employee is hired before their benefits begin. The insured may not receive benefits for claims filed during the waiting period. Waiting periods may also be known as elimination periods and qualifying periods.

☐ **Date of Hire or 1st of Next Month** ☐ **30-Days** (1st day of next month following date of hire + 30-days)

☐ **Always 1st of Next Month** ☐ **60-Days** (1st day of next month following date of hire + 60-days)

Enter amounts the group contributes towards the cost of each coverage, each month, for Employees, Spouses and Dependents. Also designate whether each is a percentage or dollar by shading the appropriate circle next to each amount.

	HEALTH	DENTAL	VISION
Employee	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %
Spouse	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %
Dependents	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %
GROUP LIFE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="radio"/> \$ <input type="radio"/> %		

HEALTH

Select Plan Design

Select two if offering a voluntary buy-up option.

☐ Diamond Advantage

☐ Platinum Advantage

☐ Silver

☐ Diamond Preferred

☐ Platinum Preferred

☐ Bronze

☐ Diamond Choice

☐ Gold

☐ Cobalt

**DENTAL** Select Plan Design ☒ **Enhanced** ☐ **Standard** ☐ **None**  
 Is Dental coverage mandatory if employee enrolls in Health coverage? ☐ **Yes** ☒ **No**

VISION ☒ Select Plan Design ☐ Enhanced ☐ Standard ☐ None

Select Plan Design

☐ 50,000☐ 40,000☐ 30,000☐ 20,000☐ No

Do Employees Pay Some or All of the Cost of Group Life Coverage?

☐ Yes☐ No

Is Employee Enrollment in Vision &amp; Group Life Coverage Mandatory?

☐ Yes☐ No

Is Additional Life Coverage Available

☐ Yes☐ No

Does the Group Pay for Any Additional Life Coverage?

☐ Yes☐ No

If Yes, What Volume Does Group Pay for (in Thousands, Minimum 20)?

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Use OPEH&amp;W Health Plan's - I.R.S. Section 125 (Cafeteria) Premium Only Plan

☐ Yes☐ No

Do you have another source for your Section 125 Plan?

☐ Yes☐ No

A Section 125 plan, also known as a cafeteria plan, is a tax-advantaged arrangement that allows employees to receive certain benefits on a pretax basis. Employees can choose to have money deducted from their paycheck before taxes to pay for benefits. This lowers their taxable income, which can result in lower federal income, Medicare, and Social Security taxes. Employees can increase their take-home pay, while Employers can reduce their payroll tax liabilities.

Use OPEH&amp;W Health Plan's - Flexible Spending Account (FSA)

☐ Yes☐ No

Do you have another source for your FSA Plan?

☐ Yes☐ No

A Flexible Spending Account (FSA) is a benefit that allows employees to set aside pretax money to pay for qualified medical and dependent care expenses. Employees choose how much money to contribute to their FSA, up to a limit set by their employer. Employers may contribute to FSAs, but they aren't required to. Employees can use FSA funds to pay for qualified expenses, such as deductibles, co-payments, prescription drugs, medical devices, and more. Employees can use a MasterCard to pay for qualified expenses or submit claims to the plan for reimbursement, along with proof of the expense. Any money greater than the guaranteed rollover amount left in the account at the end of the year is lost.

For 2025, the I.R.S. has set the FSA maximum allowed as \$3,300. Additionally, for childcare in 2025, the I.R.S. allows a maximum of \$5,000 per household, or \$2,500 if married and filing separately.

What is the Maximum the Group Allows for the FSA?

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What Amount Does the Group Contribute towards the FSA?

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What is the Maximum the Group Allows for FSA - Childcare?

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What Amount Does the Group Contribute towards FSA - Childcare?

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Accident

☐ Yes☐ No

Cancer

☐ Yes☐ No

Critical Illness

☐ Yes☐ No

Long-Term Disability

☐ Yes☐ NoGroup Paid? ☐ Yes ☐ No

Short-Term Disability

☐ Yes☐ NoGroup Paid? ☐ Yes ☐ No

Home &amp; Auto

☐ Yes☐ No

Hospital Indemnity

☐ Yes☐ No

Identity Protection

☐ Yes☐ NoGroup Paid? ☐ Employee ☐ Family ☐ No

Legal

☐ Yes☐ No

Pet Insurance

☐ Yes☐ No

Medical Transportation

☐ Yes☐ NoGroup Paid? ☐ Employee ☐ Family ☐ No