



EMPLOYEE BENEFIT ELECTION FORM - October 2009-September 2010

New Hire **EFFECTIVE DATE:** _____ Non-Exempt
 Open Enrollment EXEMPT
 Status Change or Approved Deduction Change

EMPLOYEE NAME (Please Print) _____

PLEASE SELECT DESIRED COVERAGES BELOW Conditions and/or eligibility requirements may apply for enrollments

A. HEALTH INSURANCE Plans (PreTax) Network providers listed at www.pacificare.com or www.kp.com

***NEW HAVEN PAYS 80% of EE Costs in Low Plan / 75% of EE Costs in HI Plans - either Network**
Premiums adjustments already reflected in contributions

P = Pacificare or K = Kaiser	<input type="checkbox"/> P LOW Low-524924	<input type="checkbox"/> P HIGH High-524922	<input type="checkbox"/> K LOW Low-131397-000	<input type="checkbox"/> K HIGH High-131397-001	<input type="checkbox"/> Waiving Healthcare Initial:
Office Copay	HMO \$25	HMO \$20 - wC	HMO \$30	HMO \$15 - wC	A = MEDICAL wC means with Chiropractic Benefit
Hospital Copay (plan indiv max cost)	30% (\$2K)	\$250 (\$2K)	\$500/day (\$3K)	\$250 (\$1.5K)	
Prescrip Drugs - generic/brand/non-form	\$15/\$30/\$45	\$15/\$30/\$45	\$10/\$30/-	\$15/\$30/\$-	
<input type="checkbox"/> EMPLOYEE Only	\$72.00	\$94.77	\$60.57	\$83.05	Monthly Semi-Monthly
<input type="checkbox"/> EMPLOYEE + Spouse/Ptnr	\$503.96	\$549.63	\$424.01	\$481.67	
<input type="checkbox"/> EMPLOYEE + Child(ren)	\$431.95	\$473.80	\$363.43	\$415.23	
<input type="checkbox"/> FAMILY	\$730.74	\$788.44	\$614.81	\$690.94	

B. DENTAL INSURANCE - Golden West Dental (PreTax) Check for In-Network Providers at www.goldenwestdental.com

***NEW HAVEN PAYS \$7.08 towards EE Costs in PrePaid Plan /\$11.59 of EE costs in PPO-Low or \$12.74 in PPO-H**

New Haven Group #NP9164	<input type="checkbox"/> PrePaid 89L 1301	<input type="checkbox"/> PPO-Low CLMS0201	<input type="checkbox"/> PPO-High CLMS0501	*PrePaid Flat fee w specific dentists. No Max.	<input type="checkbox"/> Waiving Initial:
<input type="checkbox"/> EMPLOYEE Only	\$7.08	\$17.38	\$38.21	PPO-Low or HI % of cost covered \$1K max/\$50 ded.	B = Dental Cost Monthly Semi-Monthly
<input type="checkbox"/> EMPLOYEE + Spouse/Ptnr	\$18.75	\$46.93	\$90.08		
<input type="checkbox"/> EMPLOYEE + Child(ren)	\$17.45	\$45.40	\$87.37		
<input type="checkbox"/> FAMILY	\$25.84	\$74.97	\$139.24		

C. VISION INSURANCE - PACIFICARE (PreTax) www.pacificare.com

New Haven Group #88	<input type="checkbox"/> Plan 490FS	Vision Ins Cost No NH Contribution to Vision	C = Vision Cost Monthly Semi-Monthly
<input type="checkbox"/> EMPLOYEE Only	\$7.08		
<input type="checkbox"/> EMPLOYEE + Spouse/Ptnr	\$14.12		
<input type="checkbox"/> EMPLOYEE + Child(ren)	\$14.12		
<input type="checkbox"/> FAMILY	\$19.80		

YOUR MONTHLY and SEMI-MONTHLY HEALTHCARE DEDUCTION (Cost): _____

ADDITIONAL OPTIONS (Pre and After Tax) No NH Contribution but still affordable options

D. PRE-TAX Reimbursement Plans Pay eligible expenses in favorable pretax dollars	<input type="checkbox"/> Waiving Initial:
Dependent Day Care (Child/Elder)	Annual Election Mo. Deductions
Medical Reimbursement (URM)	12

E. 403B RETIREMENT ACCOUNT (PreTax) Save for the future! \$16.5K Annual Max+ may be eligible for \$5.5K in catch up contributions if eligible (over age 50) Hardship withdrawals subject to penalties & 6 reinvestment month wait Anticipate debit to begin: _____	<input type="checkbox"/> Appointment	Monthly Semi-Monthly
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F. LIFE INSURANCE through UNUM with AD&D - AFTER TAX Rates for term based on actual tables related to age & smoker/nonsmoker

New Haven Group #00201619	Insurance Amt	Ins Premium	AD&D Amount	AD&D Premium	<input type="checkbox"/> Waiving Life Insur Initial:
<input type="checkbox"/> EMPLOYEE Only					Monthly Semi-Monthly
<input type="checkbox"/> Employee's Spouse/Partner					
<input type="checkbox"/> Employee's Child/Children					
Total Cost					

G. SHORT TERM DISABILITY / ACCIDENT DISABILITY through AFLAC (Full Time Employees only) - AFTER TAX

Benefit Requested:	Elim Pd:	Month Income Insured:	Monthly Semi-Monthly
<input type="checkbox"/> 6 Month	___ Given App	___ App Rec'd	___ Submitted
<input type="checkbox"/> 12 Month			Monthly Semi-Monthly
<input type="checkbox"/> 24 Month			

TOTAL OF ALL DEDUCTIONS

Each paycheck will be reduced by the amount in the **Semi-Monthly** column to cover the cost of the benefits you have elected.

I authorize New Haven Youth and Family Services Inc to make deductions from my earnings for the cost of participation in the plan benefits elected above. I understand that by declining coverage in insurance plans and/or Flex Plan Accounts for my dependents or myself at this time, I may not be eligible to enroll in these insurance plans until the next open enrollment period. I understand my coverage/benefits may be affected by failure to provide complete/accurate information. I certify that features & benefits of the Flexible Benefits Plan have been explained to me including the knowledge that Pre-tax contributions reduce my compensation for Social Security tax purposes and therefore could decrease those benefits. I elect to receive elected coverages as pre-tax as indicated above. Any previous elections are revoked as of this new benefit period & my employer's deduction shall evidence acceptance of this Agreement.

AUTHORIZATION TO OBTAIN RELEASE OF MEDICAL INFORMATION: I authorize my physician, hospital, or any other designated medical facility to furnish an agent, designee, or representative of the Health Plan with any/all records pertaining to medical history, including any Mental Health, Psychiatric records, Substance Abuse and any records pertaining to Acquired Immune Deficiency Syndrome(AIDS), at any time while I am a member, including services rendered, or treatment given to anyone enrolled hereunder or added hereafter for the purposes of utilization review, quality assurance, surveys, processing of claims, financial, or to perform internal administrative functions.

EMPLOYEE SIGNATURE: _____

DATE: _____

