

**MAINE AUTOMOBILE DEALERS INSURANCE TRUST  
OPEN ENROLLMENT March 1, 2024**

**PLEASE BE SURE TO: 1) MAIL THE ORIGINALS TO THE INSURANCE TRUST OFFICE; 2) KEEP A COPY; 3) MAIL A COPY OF THE FLEX FORMS ONLY TO GROUP DYNAMIC.**

**All full-time employees working 30 hours a week must complete the Flex Form, front and back including signature. Please be sure that the employees enrolled in the Life Plans complete the Basic and Optional Life Insurance Beneficiary Designation on the backside of the Flex Form. We will not be able to accept Flex Forms if the employee completes “same” on their form.**

**The Insurance Trust office must receive ALL completed Flex Forms.**

If an employee is **adding** medical and/or dental for the first time, the employee must complete the **Health Benefit Enrollment Form**, along with the Flexible Benefit Enrollment Form.

If an employee is making a **change** to their existing coverage (single to employee with children or full family, or vice versa) then we must receive a **Participant Change Form**, along with the Flexible Benefit Enrollment Form.

**Dependents** – If an employee is **adding** a new dependent for medical and/or dental coverage we must also receive a **Participant Change Form**. **PLEASE NOTE: The backside of the Flexible Benefit Form does not add a new dependent.**

**PLEASE BE SURE THE MAILING ADDRESS ON THE FLEXIBLE BENEFIT ENROLLMENT FORM IS CORRECT.** If the employee has an address change, please make a note that this is a change of address so that we may update the address accordingly. Outside of Open Enrollment for mailing address changes – PLEASE COMPLETE PARTICIPANT CHANGE FORM.

**Basic Life/STD** – If an employee previously waived coverage, and now wants the coverage, a **health statement (Evidence of Insurability) must be completed and approved.**

An employee must enroll for Basic Life coverage in order to enroll for the Optional Life. An employee must have one unit for self to enroll in spouse and/or child(ren) Optional Life coverage. Spouse can apply for up to 100% (\$50,000 maximum) Optional Life of the employee.

**For 2024, Optional Life** any increase in coverage will require a health statement to be completed and approved. **Please do not start deducting until approved.** The coverage will begin when approved and you will receive notification from the Insurance Trust office as to coverage date and when premium charges will begin.

**ALL INFORMATION MUST BE RECEIVED BY FEBRUARY 15<sup>TH</sup> SO THAT WE CAN UPDATE CHANGES ACCORDINGLY AND DISTRIBUTE ID CARDS TIMELY.**

**PLEASE DO NOT FAX FORMS OR REQUESTED INFORMATION.**

**If you need any information tailored to your dealership please email and we will forward information to you.**  
**carrian@maineautodealers.com**