

MAINE AUTOMOBILE DEALERS INSURANCE TRUST
OPEN ENROLLMENT March 1, 2022

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.

While it is required that all employees working 30 hours a week acknowledge the Flex Form with their signature - The Insurance Trust office only needs to receive the Flex Forms if the employee is making a change.

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**.

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, 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 2022, 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 11TH 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