

NOTICE REGARDING CAFETERIA PLAN / PRE-TAX ELECTION STATUS FOR HEALTH INSURANCE PLAN ENROLLMENTS:

Our Company's Cafeteria Plan / Pre-Tax Premium program was designed to help lower your costs through favorable tax treatment of insurance premiums. By electing to enroll in the health benefits offered by our company, you will be automatically enrolled in our Section 125 Pre-tax Premium plan for all elected benefits (except disability and life insurance), unless you inform us in writing to pay your insurance premiums with after tax dollars. **Paying for your benefits pre-tax saves you money.** By enrolling in the Pre-Tax Program, you must maintain your coverage for the entire plan year unless you have a qualifying life event. Examples of **qualifying life events** include, but are not limited to:

- Marriage, divorce or separation
- Death of the employees spouse or dependent
- Birth or adoption of a child
- Commencement or termination of employment by the employee's spouse
- Certain changes in employment status by the employee or their spouse

To Accept: No action is required. You will be automatically enrolled in the Pre-Tax Program when you enroll in the benefits.

To Decline: If you wish to DECLINE enrollment in the Section 125 Pretax Program and pay your premiums with after-tax dollars, then please sign below and return this form immediately for processing.

Notice of Declination:

Even though I have been notified of the potential cost savings of paying for my health insurance with pre-tax dollars, I hereby decline to enroll in the Pre-Tax Program:

Signature: _____

Name: _____

Date: _____

This Agreement is subject to the terms of the Employer's Cafeteria Plan, as amended from time to time in effect, shall be governed by and construed in accordance with applicable laws, and revokes any prior election relating to such Plan.