



## Salary Redirection Agreement

Name: \_\_\_\_\_

Address: \_\_\_\_\_ City/State: \_\_\_\_\_ Zip: \_\_\_\_\_

On a separate benefit enrollment form(s), I have enrolled for certain insurance coverage(s) and understand that an amount equal to the total amount of premium and/or contribution for coverage(s) elected less any non-elective employer contribution allocable thereto will be withheld from my salary, continuing for each pay period until this agreement is amended or terminated. The amount of my required contribution is set forth on a schedule that has been provided to me. In the event of a rate change, I authorize a corresponding change in the amount deducted from my salary without signing a new Salary Redirection Agreement. I understand that my actual take home pay may be higher or lower depending on the coverage I select. Any previous election and Salary Redirection Agreement relating to the same benefits as selected below are hereby revoked. My employer's deduction of premium/contribution amounts hereunder shall evidence acceptance of this Agreement.

Check the desired coverage(s) below:

	<u>Pre-tax</u>	<u>After-tax</u>
Medical Coverage	_____	_____
Dental Coverage	_____	_____
Vision Coverage	_____	_____

I understand and agree that:

1. On or after the first day of the plan year, I cannot change or revoke my elections prior to the start of the next plan year, unless I have a Change in Status or other event described in the Plan. (Examples: Marriage, divorce, birth or adoption of a child, or termination of a spouse's insurance coverage.)
2. Signing this form does not initiate my coverage under any insurance policy.
3. Selecting a pre-tax payment option may mean paying less Social Security tax, which could reduce my Social Security benefits.

I agree to the terms of participation on this form and in related Plan Documents. I authorize my employer to adjust my compensation by the amount of my Benefit Elections of the eligible plans.

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

Employee Printed Name \_\_\_\_\_