



**REFUSAL OF ALL HEALTH BENEFITS FORM**

**This form is a LEGAL DOCUMENT**

An employee that signs this form must do so after thorough consideration of the contents of this form and with advice from a lawyer at their own cost.

The Employee hereby declares that he/she has received Independent Legal Advice (ILA) and that production of fully executed ILA is required by the insurer and Beneplan Inc.

Employer

Employee Name

Employee Address

Employee Telephone #

Employee Date of Birth

I hereby declare that I am the employee above-noted. I hereby refuse to participate in the following benefits that my employer above has in place for the employees of the company as follows:

- Extended Health and Major Medical Benefits
- Dental Care Benefits
- Vision Care Benefits
- Critical Illness Benefits
- Paramedical Benefits
- Long Term Disability Benefits
- Weekly Indemnity or Short Term Disability Benefits
- Accidental Death & Dismemberment Benefits
- Life Insurance Benefits
- Dependent and Spouse Life Insurance Benefits

I hereby declare that the benefits have been explained to me in details, and I fully understand that refusing to participate in the above-noted benefits may result in financial hardship to myself and/or to my dependents and/or beneficiaries.

Further I understand that if I, or my dependents decide to participate in the plan at a future date, I will be declared a "late applicant". As such, the carrier(s) of the plan may require me to submit to a medical underwriting, which may result in the carrier(s) declining me for coverage of benefits.

I sign this refusal form willingly and without any undue influence being placed on me by any party whatsoever.

Employee's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Witness Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Employees may opt out of Health & Dental benefits if their spouse has coverage for them and their dependents.

Employees who opt out of Health & Dental but are members of the plan for Life Insurance and Long Term Disability may rejoin this plan within 30 days of losing coverage through their spouse.