

# KTBLACK SERVICES

## Health Insurance Acknowledgment and Waiver

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The Affordable Care Act requires each individual to have basic health insurance coverage (known as minimum essential coverage), qualify for an exemption, or make a shared responsibility payment when filing their federal income tax return. Failure to enroll in a health plan from your employer or obtain other minimum essential coverage will likely result in personal financial penalties.

I acknowledge that I have been given the opportunity to apply for health coverage which will begin the 1<sup>st</sup> of the month following sixty (60) days after employment begins. If I decline this coverage, I acknowledge that I, and my dependents (if applicable), may have to wait until the plan's next Open Enrollment period to enroll for coverage.

I acknowledge that I am aware that KTBlack Services and its subsidiary's employees are eligible to participate in the company's health insurance plan after completing sixty (60) days of employment. I also acknowledge that I am aware that information about enrolling in the plan and the plan's Summary Plan Detail may be found online with my new hire paperwork and/or on the Company's website. I understand that I may enroll in the health insurance at any time before or after I complete sixty (60) days of employment with KTBlack Services or its subsidiaries. Benefits will begin the first of the month following sixty (60) days of employment.

If enrolling in a plan during the annual enrollment, I acknowledge that my dependents (if applicable) and I will not be able to change my election during the year unless I experience a Qualified Life Event as defined in the Summary Plan Documents of the plans offered.

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Employee's Signature

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Print Employee's Name

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Employee's Last Four of SSN

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Date

