CHELMSFORD PUBLIC SCHOOLS CHELMSFORD, MASSACHUSETTS INSURANCE WAIVER FORM

Health Insurance (If accepting please complete enrollment form)	Accept	Decline
Dental Insurance (If accepting please complete enrollment form)	Accept	Decline
Vision Insurance (If accepting please complete enrollment form)	Accept	Decline
Life Insurance (If accepting please complete enrollment form)	Accept	Decline
Flexible Spending Account (FSA) (If accepting please complete enrollment form)	Accept	Decline
Sick Bank (only for members of a CFT Bargaining Unit (If accepting please complete enrollment form)	Accept	Decline
I understand that if I decline the opportunity to take insurance at the beginning of my employment, my next opportunity will be during the Open Enrollment Period (the month of May with a July 1 effective date)		
**All new enrollees will have double deductions taken out for the first month. This is due to the fact that we pay one month in advance for all benefits.		

Signature (Full Name)

Date