



2026-2027 BENEFITS ENROLLMENT FORM

A. EMPLOYEE INFORMATION (PLEASE PRINT)

Name (Last, First, MI)		Employee ID		Social Security Number	
Street Address		City		State	Zip
Email Address				Date of Hire	
Home Phone	Cell Phone	☐ Male	☐ Married	☐ Divorced	Date of Birth
		☐ Female	☐ Single	☐ Separated	
Eligibility Date		Enrollment Date			

Below are your per pay contributions for the Medical, Dental and Vision Plan options and a section to choose FSA elections. FSA elections must reflect the per pay amount to be deducted and cannot exceed annual or monthly limits (Per Pay \$\$ X 26 = Annual Election).

B. MEDICAL PLAN OPTION

Medical Coverage includes Prescription Drug Coverage
Please check (✓) one box

CIGNA PLAN	
Employee Only	☐ \$54.24
Employee + Spouse	☐ \$249.54
Employee + Children	☐ \$109.49
Family	☐ \$295.90
☐ WAIVE MEDICAL COVERAGE	

D. VISION PLAN OPTION

Please check (✓) one box

NVA PLAN	
Employee Only	☐ \$1.40
Employee + Spouse	☐ \$2.79
Employee + Children	☐ \$2.79
Family	☐ \$4.10
☐ WAIVE VISION COVERAGE	

C. DENTAL PLAN OPTION

Please check (✓) one box

DPPO PLAN	
Employee Only	☐ \$4.07
Employee + Spouse	☐ \$8.78
Employee + Children	☐ \$8.78
Family	☐ \$14.55
☐ WAIVE DENTAL COVERAGE	

E. FLEXIBLE SPENDING ACCOUNTS (FSA) ELECTION

Please check (✓) one box

☐ I hereby elect to participate in the Flexible Spending Accounts
☐ I hereby elect NOT to participate in the Flexible Spending Accounts

Healthcare FSA Election Amount (per pay): \$_____

Dependent Care FSA Election Amount (per pay): \$_____

Commuter Benefits Election Amount (per pay): \$_____

For the 7/1/2026 plan year, the monthly or annual maximums are as follows:

- Healthcare FSA: \$3,400 annual limit
- Dependent Care FSA: \$7,500 (or \$3,750 if married and filing separate)
- Commuter Benefits: Up to \$340/month for both Transportation and Parking

F. DEPENDENT INFORMATION *(Indicate dependents that you want covered by your medical, dental, or vision plans)*

Name (Last, First, MI)	Gender	Date of Birth	Social Security Number	Coverage
Spouse/Partner	☐ Male ☐ Female			☐ Medical ☐ Dental ☐ Vision
Child	☐ Male ☐ Female			☐ Medical ☐ Dental ☐ Vision
Child	☐ Male ☐ Female			☐ Medical ☐ Dental ☐ Vision
Child	☐ Male ☐ Female			☐ Medical ☐ Dental ☐ Vision
Child	☐ Male ☐ Female			☐ Medical ☐ Dental ☐ Vision

If enrolling more than four children, please attach a separate sheet of paper with the above information.

CONFIRMATION OF ELECTIONS:

I apply for coverage, as indicated, for which I am or may become eligible through my employment with Abilities of Northwest Jersey Inc. I have read the above statements and represent they are true to the best of my knowledge. If applicable, the children for whom I will be claiming dependent or child care expenses either reside with me in a parent-child relationship or are legally dependent on me for their support. I authorize my employer to deduct from my pay the necessary premiums (if any) to be withheld through payroll deduction and, where allowed, on a pre-tax basis, in equal installments throughout the plan year.

Employee's Signature

Date

WAIVER OF INSURANCE

I _____, hereby certify that the insurance plans offered by Abilities of Northwest Jersey Inc., have been explained and offered to me. However, by my own free will and without coercion, I have decided to waive my enrollment and refuse insurance coverage for myself and my eligible dependents. I further understand that should I want to enroll myself or my eligible dependents for medical and dental coverage in the future, I and/or my eligible dependents will be required to submit proof of coverage loss through another insurance carrier. If documentation is not submitted, enrollment requests will only be accepted during annual open enrollment each year.

Employee's Signature

Date

EMPLOYER VERIFICATION *(To be completed by employer. Employer signature required)*

Signature

Date

Effective Date
