

Medical Insurance Waiver Options



- As an employee, you and your family are extended an offer of medical insurance through Reliant if you work 30 hours or more per week. If you have coverage elsewhere, you can waive Reliant's coverage.

By Submitting a Waiver

- You are stating that you have coverage elsewhere.
- Your intention is to keep other coverage in place during your employment with Reliant.
- If your other coverage ends voluntarily or involuntarily, you must procure other coverage with Reliant or elsewhere.

Involuntary versus Voluntary Loss of Coverage

If you have previously waived coverage and voluntarily lost coverage, you cannot come onto Reliant's medical coverage without a qualifying event. You could come onto Reliant's medical coverage during Open Enrollment.

If you have involuntarily lost your coverage, that creates a qualifying event, and you should contact benefits@reliant.org to enroll in coverage as soon as possible.

Involuntary loss of coverage means:

- if you lost your current coverage because your spouse either lost their job or lost their benefits eligibility
- if you lost your current coverage because your parent either lost their job or lost their benefits eligibility

Involuntary loss of coverage does not mean:

- that you canceled your coverage yourself
- that you lost your coverage due to non-payment of premiums

Allowable Waivers

Other group medical coverage

This includes but is not limited to the following:

- Employer-offered medical coverage through a parent for field employees younger than 26
- Employer-offered medical coverage through your spouse's employment
- Medicare/Medicaid
- Veteran's Administration coverage through the military
- Reliant Spouse covers you on their insurance

Other individual medical coverage

This includes but is not limited to the following:

- Medical Sharing Plans
 - Some Sharing Plans have exemptions of coverage for pregnancy within the first year; make sure to read the terms carefully.
 - Some Sharing Plans have claim maximums for serious illnesses; make sure to read the terms carefully.
- The Marketplace Health Plans
 - Please note that you and your family have been offered coverage and do not qualify for a subsidy.



If you have further questions or concerns about waiving medical insurance, please contact your [Program Team Liaison](#).

When Can I Waive Medical Coverage?

Please fill out the waiver on the second page of the Guidestone enrollment form in your SignNow envelope. Email benefits@reliant.org stating your qualifying event; please include the date of the event.

Qualifying Events

A qualifying event is a life change that allows you to change your insurance selections.

- Marriage
- Birth of a newborn
- Adoption, or placement of a child in your home for adoption
- Death
- Loss of coverage - If you were covered on your parent's or spouse's employer's group plan and they had a loss or change of employment that caused you to lose your coverage.
- Gaining benefits eligibility - due to a change in hours. For example, if you moved from working PT20 to PT30.

For additional information, please follow the link [Qualifying Events](#).



Things to Know

The submission deadline to terminate medical coverage is within 30 days of the qualifying event.

- Reliant must forward the accurate and completed waiver form and proof of insurance to GuideStone within 30 days, or a refund may not be available for the MTD account.
- To guarantee a refund, this 30-day window must include a minimum of 5 business days for Employment Services to process the request.
- If processing is delayed because all necessary documentation was not originally submitted, a refund may be issued to the MTD account at Reliant's discretion.

Loss of Coverage

If your coverage ceases due to a change of employment by your spouse/parent or other "qualifying events," that gives you the ability to enroll in Reliant's medical coverage within 30 days of that event. It is your responsibility to inform Reliant of loss of coverage before you lose it or soon thereafter if the loss is sudden. It is also your responsibility to be covered by Reliant's medical coverage if you do lose your other allowable coverage. These policies exist due to reasons that are guided by IRS policies and governmental requirements for employers and employees.



If you are turning 26 in the next calendar year, please see [Loss of Parents' Insurance Coverage at Age 26](#).

It is a time to consider if you would like to change, end, or continue your current benefit selections for the upcoming year and submit your choices.

It is a time to update your family status and information if anything has changed.