



Contractors Employees

Enroll in benefits for 2022!

CorTech offers a wide range of valuable benefits designed to meet the needs of our diverse and rapidly growing workforce. Available benefits include:

**Medical - Dental - Vision- Vol Life – Short Term Disability
Accident - Critical Care – Hospital Confinement**

**YOU MUST ENROLL WITHIN 30 DAYS OF YOUR HIRE DATE
BENEFITS ARE EFFECTIVE ON THE 91ST DAY OF EMPLOYMENT**

What do you need to do?

- ✓ Carefully review the CorTech Benefits Guide. You can access the benefit guide by logging into your payroll account using the login information provided to you at the time of hire.
- ✓ When you are ready to enroll go online with Employee Navigator- Company Identifier is **CorTech LLC**
<https://www.employeenavigator.com/benefits/Account/Login?ReturnUrl=%2fbenefits%2fEmployee%2f>
- ✓ Please call our Broker Hotline at 1-844-679-7737 if you have issues enrolling or questions about your benefits

Be prepared! Don't forget to have the following information available when you call:

- ✓ Names, birth dates and social security numbers for any dependents you plan to include in your benefit plans
- ✓ Dependent Social Security Numbers
- ✓ Full Name, relationship and birth date for your beneficiary (who must be at least age 18 or you will be required to name a guardian for him/her)



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Benefit Acknowledgement

I am acknowledging that I have received CorTech's benefit program materials including pricing, medical, dental, vision, life, critical illness, accident, hospital indemnity and disability information, instructions on how and when to enroll and when my coverage will start.

I understand that by signing this form I am not enrolling in CorTech's benefit offerings and I will need to call the enrollment line or log onto the website to enroll.

I understand that all information pertaining to open enrollment and benefits will be communicated via email going forward and I have provided my personal email address to CorTech for communication purposes.

I understand that:

- Coverage is entirely voluntary
- I can access the information provided to me by logging into my payroll account using the login information provided to me at the time of hire.
- I must complete the enrollment via telephone or internet within 30 days of my start date or during annual open enrollment. Failure to do so will be interpreted as declining coverage
- I understand that if I chose not to enroll at this time, I will need to have a qualifying life event as outlined by the IRS within the last 30 days in order to enroll, or wait until next open enrollment to elect benefits.
- I understand that if I want to cancel my coverage I will need to do so prior to the effective date, or have a qualifying life event as outlined by the IRS in the last 30 days.
- I agree to provide CorTech's HR department all documentation needed to prove a qualifying life event.
- I understand that deductions for my benefits will be deducted by payroll bi-monthly (first and third week of the month) even if I am subject to weekly payroll.

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), I may have the right to continue to participate in the CorTech benefit program even if I am no longer an employee. In that case, however, I must pay for the total cost of coverage and the employer is permitted to cancel the coverage in certain circumstances. I understand that if I elect to decline to participate in the Program, I will not have an opportunity to obtain coverage under the CorTech benefit program after my employment ends.

Printed Name: _____

Signature: _____

Date: _____