**Opt-out of a medical plan**
If you can show valid proof of other comparable medical plan coverage, such as another employer plan or TRICARE, you may choose to opt out of your employer’s medical plan. In addition to providing valid proof of comparable medical plan coverage (must meet minimum essential coverage rules under the ACA), you must complete a “Certification of Other Coverage” form.

Both documents must be received by your employer’s Human Resources department before the enrollment deadline. If you do not provide a Certification of Other Coverage form, or if your proof of coverage is found to be invalid, your employer can enroll you in the PPO plan, employee-only coverage. If you opt out, you are considered absent from the medical plans.

This means that you are not eligible for continuation of medical coverage (COBRA). Examples of other coverage that cannot be used to opt out of your employer’s medical plan include Medicaid, TRICARE “supplemental” coverage, student insurance or coverage that does not meet minimum essential coverage requirements under the ACA. Your employer will confirm your other coverage. Check with your Human Resources department or Benefits Office if you have questions.

**Participating employers only**
If your employer contributes to a health care flexible spending account due to your medical plan opt-out status, that contribution is conditioned on valid proof of other comparable coverage and a current, signed Certification of Other Coverage form. If your other coverage is found to be invalid or expired, the employer contribution is discontinued. You may be required to repay any employer contributions and you could be subject to serious consequences. Participation or continuation of any employer contribution program is at the discretion of the employer.

**Coverage obtained through the Health Care Marketplace (Exchange) is not eligible for employer opt-out contributions.**