



<b>EMPLOYER USE:</b> Effective Date ___/___/___			
Full-time	___	or	Part-time 30+
Exempt	___	or	Non-exempt
Conference	___	or	Locally-funded
Pay Rate	___		

## 2026 Healthcare Plan OPEN ENROLLMENT APPLICATION

### Employee Instructions

#### Create Your Login

The preferred method of enrolling in the Ascend to Wholeness Healthcare Plans is online via a secure login. To use the online method, please go to [ascendtowholeness.org](https://ascendtowholeness.org), click on the Benefits Management login and follow the enrollment instructions.

#### Complete the Application

Please complete the entire application except the employer section. Return your completed application to your employer within the open enrollment period. If you don't select a Plan and return this application to your employer within the open enrollment period, you will NOT have coverage for the upcoming year. Only add people you want added to the plan.

PLAN COVERAGE SELECTION							
Employee Only		Employee + Spouse Only		Employee + Children		Family	
<b>PLEASE USE YOUR FULL LEGAL NAME IN FILLING OUT THIS FORM.</b>							
EMPLOYEE INFORMATION							
FIRST (GIVEN) NAME:			MIDDLE INITIAL:		LAST (SURNAME) NAME:		
EMAIL ADDRESS:				WORK PHONE:		HOME PHONE:	
MARITAL STATUS:			SSN:			SEX:	BIRTHDATE:
ADDRESS 1:							
ADDRESS 2:				CITY:		STATE:	ZIP:
SPOUSE INFORMATION							
FIRST (GIVEN) NAME:			MIDDLE INITIAL:		LAST (SURNAME) NAME:		BIRTHDATE:
EMAIL ADDRESS:				SSN:		SEX:	EMPLOYED: <input type="checkbox"/> YES <input type="checkbox"/> NO
OTHER INSURANCE: <input type="checkbox"/> YES <input type="checkbox"/> NO		DEPENDENTS COVERED: <input type="checkbox"/> YES <input type="checkbox"/> NO		POLICY HOLDER ID#:		EFFECTIVE DATE:	
DEPENDENT INFORMATION							
RELATIONSHIP	FIRST NAME	M.I.	LAST NAME	BIRTHDATE	OTHER INSURANCE		SSN
<input type="checkbox"/> SON <input type="checkbox"/> DAUGHTER					<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> PRIMARY <input type="checkbox"/> SECONDARY		
<input type="checkbox"/> SON <input type="checkbox"/> DAUGHTER					<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> PRIMARY <input type="checkbox"/> SECONDARY		
<input type="checkbox"/> SON <input type="checkbox"/> DAUGHTER					<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> PRIMARY <input type="checkbox"/> SECONDARY		
<input type="checkbox"/> SON <input type="checkbox"/> DAUGHTER					<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> PRIMARY <input type="checkbox"/> SECONDARY		

**Make Your Selection for Your Medical Plan Option Below  
(REQUIRED)**

## Accelerate Option

The Accelerate option is designed to encourage and support the health and wellness of participating Plan employees and their family members. **Please confirm with your employer if you are eligible for the Accelerate option in 2026.** If you select the Accelerate Plan and are not eligible, your employer will move you and any dependents to the Access Plan for 2026.

In 2025, to qualify for the Accelerate option for 2026, you and your enrolled spouse were required to complete established wellness point requirements.

To continue in the Accelerate option in 2027, you and your covered spouse must complete certain requirements in 2026. By enrolling in the Accelerate option program, you and your spouse are agreeing that you will:

- Complete the Ascend to Wholeness points requirements in 2026, per the schedule in the 2026 Summary Plan Document,
- Participate in the wellness program during the period from August 1, 2025 through July 31, 2026 to accomplish the points requirement.

If you do not satisfy the above requirements for Ascend to Wholeness points in 2026, you and your spouse will not qualify for the Accelerate option for 2027.

## Access Option

There are no wellness requirements to participate in the Access option. The Access option has higher deductibles, co-payments and co-insurance than the Accelerate option.

## Decline Coverage

I understand that I am an employee eligible to participate in the Ascend to Wholeness Healthcare Plans for Employees of the Seventh-day Adventist Church organizations working in the United States ("Plan"). By selecting this option, I hereby (1) decline coverage under the Plan; and (2) certify to my employer that I have health plan or health insurance coverage from another source, such as a health plan sponsored by the employer of my spouse or parent, or a federal plan, such as Medicare or Medicaid. I have attached proof of such other coverage to this application.

By declining coverage for myself as an employee, I understand that my spouse and dependent children ("Dependents") are not eligible for coverage under the Plan. I understand that my ability to enroll myself and my Dependents in the Plan at a later date may be restricted to certain time periods, such as (1) an open enrollment period of my employer; and/or (2) the special enrollment periods described in the Plan.

I also acknowledge, represent and agree that:

- Since I am eligible for Plan coverage, my tax dependents and I will not qualify for any federal subsidy (premium tax credit) available for health insurance purchased at a Health Insurance Marketplace (for more information about the Health Insurance Marketplaces, visit [www.healthcare.gov](http://www.healthcare.gov));
- I am signing this form voluntarily and I am not required by my employer or the Plan to sign this application; and
- I have not been given and will not be given any incentive, reward or consideration by my employer or the Plan for signing this application.

## Employee Authorization and Certification

I have received a copy of the Health Plan Guide, Plan Comparison and have access to other documents concerning open enrollment at [ascendtowholeness.org](http://ascendtowholeness.org). I have read and understand the open enrollment materials and my rights to choose the Plan I believe is best for me. I understand there is a medical Preferred Provider Organization (PPO) that must be used for non-emergency/non-urgent care services in order for the Plan to respond. I recognize there are certain requirements for me and my covered spouse, if applicable, in the areas of enrollment, wellness program participation, prior authorization, and others. I recognize I have full access to the plan document by no later than January at [ascendtowholeness.org](http://ascendtowholeness.org), and that it is my responsibility to be in compliance with the Plan.

I agree that my employer may withhold from my paycheck the employee contributions that are required for the Plan coverages that I have elected above. I understand that there may be employee contributions, for all plan coverages, including coverage for full time employees, and that I have been given access to employee contribution rates. I further understand and agree that my paycheck withholding authorization will continue into future years if I remain covered under my employer's group health plan.

I understand that if the information I have provided is not complete and correct, this coverage could be retroactively terminated.

I authorize all providers of healthcare to furnish all records pertaining to medical history, services, and rendered treatment given as pertains to evaluation of enrollment application and/or claims. This authorization will become effective immediately and will remain in effect as long as necessary to enable Adventist Risk Management, Inc. to process the application and/or claims.

I agree to notify my employer of any changes in family status or eligibility of family members. Failure to notify my employer of any status changes will authorize my employer to ask Adventist Risk Management, Inc. to deny payments of future claims and ask for collection of past paid claims for ineligible spouse or dependents.

I certify that the above information is complete and correct.

### We take your privacy and confidentiality seriously.

As your health plan administrator, Adventist Risk Management and its partners adhere to all HIPAA privacy regulations. No personally identifiable health information will be shared with your employer, including the Human Resources department, managers, supervisors or other non-health plan employees. Your employer receives only aggregated statistics, stripped of identifying information.

EMPLOYEE SIGNATURE

DATE (MM/DD/YYYY)

EMPLOYER SECTION—FOR OFFICE USE ONLY					
NAME		EFFECTIVE DATE (MM/DD/YYYY)	USE (P) FOR PRIMARY AND (S) FOR SECONDARY		
			MEDICAL	DENTAL	VISION
EMPLOYEE:					
SPOUSE:					
DEPENDENT CHILD #1:					
DEPENDENT CHILD #2:					
DEPENDENT CHILD #3:					
DEPENDENT CHILD #4:					
RECEIVED (MM/DD/YYYY):		DEPARTMENT NAME:			
COVERAGE CODE:		DEPARTMENT #:			
COMMENTS:					
EMPLOYER SIGNATURE:					DATE (MM/DD/YYYY):
SIGNATORY NAME:					
SIGNATORY TITLE:					

## 2026 Health Care Mandatory Contributions Georgia-Cumberland Conference

### ----- ACCELERATE PLAN -----

ACCELERATE PLAN	Spouse Earnings \$0-\$70K	Spouse Earnings \$70-\$100K	Spouse Earnings over \$100K
Employee Only	70.00	n/a	n/a
Employee + Spouse	125.00	375.00	430.00
Employee + Spouse + 1 Child	180.00	470.00	525.00
Employee + Spouse + 2 Children	230.00	525.00	580.00
Employee + Spouse 3+ Children	280.00	575.00	635.00
Employee + 1 Child	<b>125.00</b>	n/a	n/a
Employee + 2 Children	<b>145.00</b>	n/a	n/a
Employee 3+ Children	<b>160.00</b>	n/a	n/a

### ----- ACCESS PLAN -----

ACCESS PLAN	Spouse Earnings \$0-\$70K	Spouse Earnings \$70-\$100K	Spouse Earnings over \$100K
Employee Only	140.00		
Employee + Spouse	250.00	750.00	860.00
Employee + Spouse + 1 Child	360.00	940.00	1,050.00
Employee + Spouse + 2 Children	460.00	1,050.00	1,160.00
Employee + Spouse 3+ Children	560.00	1,150.00	1,270.00
Employee + 1 Child	250.00	n/a	n/a
Employee + 2 Children	290.00	n/a	n/a
Employee 3+ Children	320.00	n/a	n/a

Verification of Spouse Income needed for Highlighted Amounts  
(copy of prior year joint tax return form 1040 or spouse W-2)