

# Gator's Dockside Group

## Employee Waiver Memo

RE: Medical Insurance Waiver of Coverage Information  
Gator's Dockside Human Resources Department

Gator's Dockside Group offers "Compliant" & "Affordable" coverage for Medical Insurance per PPACA guidelines to all Full-time Employees.

If you "Waive" or "Decline" coverage during open enrollment OR when you become eligible for benefits, **you are not permitted** to receive a Premium OR Plan Subsidy from Healthcare.gov (i.e. Obamacare).

If, in fact, you enroll via healthcare.gov (or are enrolled currently) and receive a Premium and/or Plan subsidy, you will be penalized by the IRS and will be required return the Premium and/or Plan subsidy provided( if applicable) for each Tax Year you are eligible and have Waived Gator's Dockside Group Medical Insurance.

Employees who are enrolled on Private Medical Coverage through an Individual, Spouse, Domestic Partner, Parent, Medicare, or Tricare policy are not subject to IRS penalties.

You are **not required** to enroll on our Medical Insurance program; by signing this notification you acknowledge that you have been offered medical coverage by Gator's Dockside Group and understand that you are **NOT ELIGIBLE** to receive a subsidy through Healthcare.gov

Employee Name: \_\_\_\_\_

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Gator's Dockside Group Representative: \_\_\_\_\_