

## Baum, Beth - EBSA

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**From:** Tina Brink <tbrink@edgewoodins.com>  
**Sent:** Wednesday, March 28, 2012 2:56 AM  
**To:** E-OHPSCA-ER.EBSA  
**Subject:** Automatic Enrollment

Many carriers require employee signatures during enrollment due to binding arbitration and legal disclaimers in the application (whether paper or on-line application). If the employer is automatically enrolling the member without an employee signature, will the insurance company be required to accept the enrolment without signature on their required language? Will the departments address this particular concern in their final guidance?

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