

WAITING PERIOD OPTIONS

| Carrier | Waiting Period Options |
|---|---|
|  | First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire 90 days, effective the day after 90 calendar days has been completed |
|  | First of the month following date of hire First of the month following one month from the date of hire First of the month following two months from the date of hire, not to exceed 90 days |
|  | First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire On the 91st day following the date of hire |
|  | First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire |
|  | First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire |
|  | First of the month following date of hire First of the month following one month from the date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire |
|  | Not Applicable |
|  | First of the month following date of hire First of the month following 30 days from the date of hire First of the month following 60 days from the date of hire |

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier. Please refer to the carrier guidelines for additional information.