

WAITING PERIOD OPTIONS

Carrier	Waiting Period Options:
⇔aetna ™ FUNDING ADVANTAGE	No waiting period. Coverage begins on 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 90 days from the date of hire
Anthem. BlueCross BlueShield	First of the month following date of hire First of the month following 1 month from the date of hire First of the month following 2 months from the date of hire
E.D.I.S. EMPLOYER DRIVEN INSURANCE SERVICES	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 90 days from the date of hire
National General >>> Benefits Solutions	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 from the date of hire
Prominence Health Plan	No waiting period. Coverage begins on 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 90 days from 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