





WAITING PERIOD OPTIONS

Carrier	Waiting Period Options:
	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
	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
	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
	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