

**WAITING PERIOD OPTIONS**

Carrier	Waiting Period Options
	<p>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                      Employees hired on the effective date are eligible on the effective date</p>
	<p>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                      Employees hired on the effective date are only eligible on the effective date if the employer waives the Waiting Period</p>
	<p>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                      Employees hired on the effective date are only eligible on the effective date if the employer waives the Waiting Period</p>
	<p>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                      Employees hired on the effective date are only eligible on the effective date if the employer waives the Waiting Period</p>
	<p>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                      Employees hired on the effective date are only eligible on the effective date if the employer waives the Waiting Period</p>
	<p>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                      Employees hired on the effective date are eligible on the effective date</p>
	<p>Not Applicable</p>
	<p>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                      Employees hired on the effective date are eligible on the effective date</p>

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.