

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 *Please Note: This carrier does offer the probationary/waiting period by class (example: Regular Employees, Management)
	Coverage begins after date of hire Coverage begins after 30 days Coverage begins after 60 days Coverage begins after 90 days (not to exceed 90 days from the date of hire) OR First of the month following date of hire First of the month following 30 days First of the month following 60 days *Please Note: This carrier does offer the probationary/waiting period by class (example: Regular Employees, Management)

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