

WAITING PERIOD OPTIONS

Carrier	Waiting Period Options	
	<p>First of the month following date of hire. Employees hired on the effective date are eligible on the effective date.</p> <p>First of the month following 30 days from the date of hire.</p> <p>First of the month following 60 days from the date of hire.</p> <p>90 days, effective the day after 90 calendar days has been completed.</p>	
	<p>First of the month following 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 one month from the date of hire.</p> <p>First of the month following two months from the date of hire, not to exceed 90 days.</p>	
	<p>First of the month following 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 30 days from the date of hire.</p> <p>First of the month following 60 days from the date of hire.</p> <p>On the 91st day following the date of hire.</p>	
	<p>First of the month following 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 30 days from the date of hire.</p> <p>First of the month following 60 days from the date of hire.</p>	
	<p>First of the month following date of hire. Employees hired on the effective date are eligible on the effective date.</p> <p>First of the month following one month from the date of hire.</p> <p>First of the month following 30 days from the date of hire.</p> <p>First of the month following 60 days from the date of hire.</p>	
	<p>The employer is responsible for administering and tracking to ensure their waiting period does not exceed the 90-day maximum waiting period.</p>	
	<p>Date of hire (no waiting period).</p> <p>First of the month following date of hire.</p> <p>Employees hired on the effective date are eligible on the effective date.</p> <p>First of the month following 30 days from the date of hire.</p> <p>First of the month following 60 days from the date of hire.</p> <p>First of the month following one month from the date of hire.</p> <p>First of the month following two months from the date of hire, not to exceed 90 days.</p>	<p>The following options cannot be submitted through UnitedHealthcare's Sales Automation Management quick enrollment tool (SAMx). Groups selecting these options will adhere to the carrier's standard turnaround times:</p> <ul style="list-style-type: none"> • 30 days of employment following date of hire. • 60 days of employment following date of hire. • 1 month of employment following date of hire. • 2 months of employment following date of hire, not to exceed 90 days.

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.