








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
	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
	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
	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
	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
	Not Applicable
	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

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.