








# WAITING PERIOD OPTIONS

Carrier	Waiting Period Options
	<p>First of the month following 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>90 days, effective the day after 90 calendar days has been completed</p> <p>Employees hired on the effective date are eligible on the effective date</p>
	<p>First of the month following 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>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</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>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</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>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</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>Employees hired on the effective date are eligible on the effective date</p>
	Not Applicable
	<p>First of the month following 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>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