

## **WAITING PERIOD OPTIONS**

| Carrier                                      | Waiting Period Options:  |
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| <b>♥aetna</b> <sup>™</sup> FUNDING ADVANTAGE | No waiting period. Coverage begins on 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 90 days from the date of hire |
| Anthem. BlueCross BlueShield                 | First of the month following date of hire First of the month following 1 month from the date of hire First of the month following 2 months from the date of hire   |
| E.D.I.S.  EMPLOYER DRIVEN INSURANCE SERVICES | 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 90 days from the date of hire   |
| National General >>> Benefits Solutions      | 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 from the date of hire  |
| Prominence Health Plan                       | No waiting period. Coverage begins on 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 90 days from 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