When You Enroll and When Benefits Begin

There are three times when you can enroll:

	As a new hire	During Annual Open Enrollment	As the result of a Qualifying Life Event*
Timing	Enroll within 90 days of the date you're hired	This is your annual opportunity to review and update your coverage, typically held each fall	Within 30 days of your Qualifying Life Event
When coverage takes effect	Coverage takes effect on your 90th day of employment and remains in effect through December 31	Coverage takes effect January 1 and remains in effect through December 31	Changes take effect on the date of the Qualifying Life Event and remains in effect through December 31

** A Qualifying Life Event is a change in your situation that allows you to make certain changes to your benefits outside of Open Enrollment. For example, you may need to add a dependent to your plan if you're welcoming a new child to the family or getting married. Qualifying Life Events include, but are not limited to: birth or adoption, marriage or divorce, change of dependent status, change in employment status, loss of other group coverage, enrollment in other coverage, and death or a spouse or dependent.*