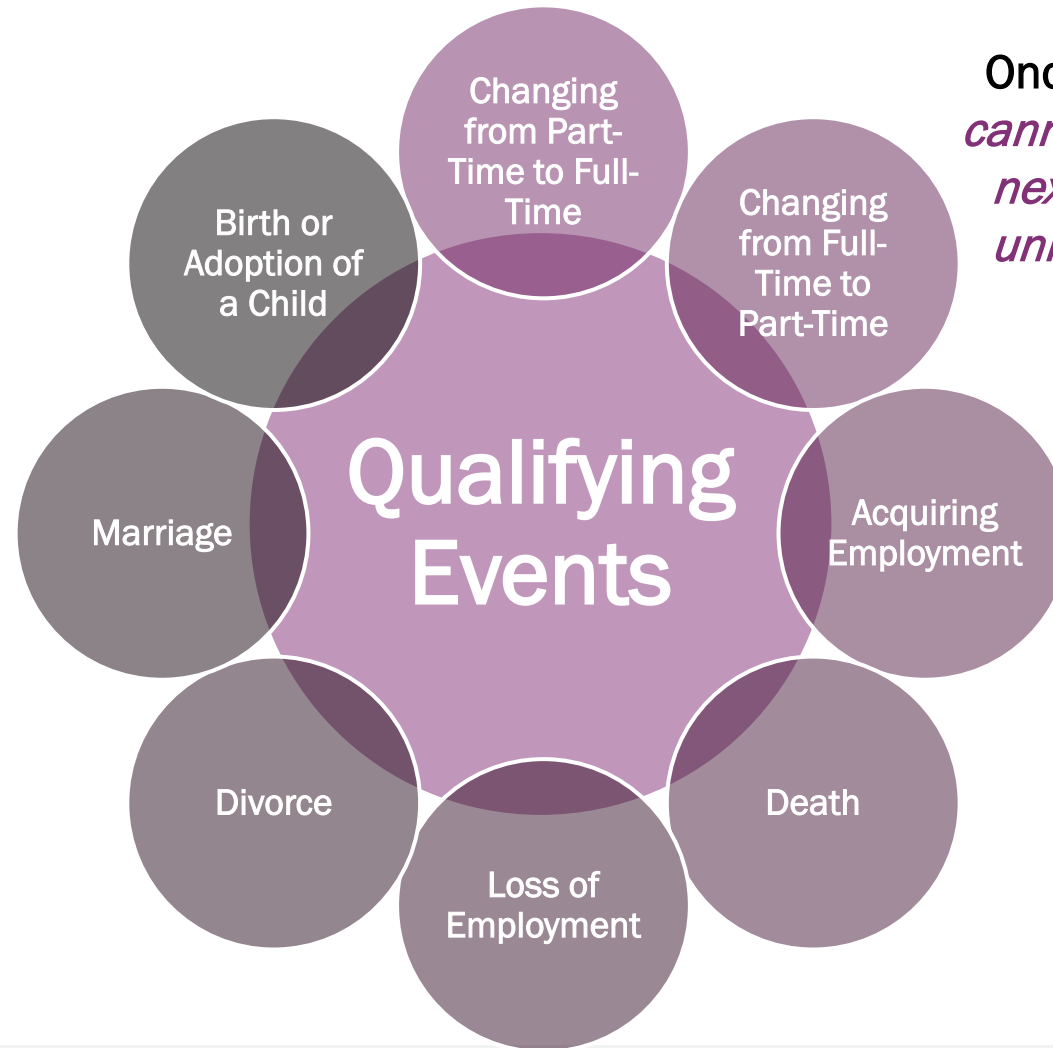


Benefit Waiting Period, Open Enrollment Qualifying Events

For all new hires, elected benefits begin on

the 1st of the month coinciding with or following 30 days of employment.



Once you elect coverage, *you cannot make any changes until next year's Open Enrollment unless you have a Qualifying Event.*