



Benefits Qualifications and Effective Dates

Qualifications for Benefits

To qualify for benefits, an employee must work in a position that is scheduled the following minimum number of hours per work:

| | Health Insurance | Flexible Benefits | Life Insurance |
|----------------|-------------------|-------------------|------------------|
| MEA/Para | min. 20 hrs./week | min. 20 hrs./week | min 15 hrs./week |
| All other emp: | 30 hrs./week | 20 hrs./week | 15 hrs./week |

Disability, Supplemental Life Insurance and AFLAC coverage are only guaranteed issue if elected within the first 30 days of employment. If elected later these benefits will be subject to underwriting and evidence of insurability.

Effective Dates

Insurance premiums are paid in the current month. Ex: If benefits are effective March 1, the first payroll deduction will be taken on March 10th.

| Month Hired | Insurance Effective Date |
|-------------|--------------------------|
| January | 1-Mar |
| February | 1-Apr |
| March | 1-May |
| April | 1-Jun |
| May | 1-Jul |
| June | 1-Aug |
| July | 1-Sep |
| August | 1-Oct |
| September | 1-Nov |
| October | 1-Dec |
| November | 1-Jan |
| December | 1-Feb |