

## **WHEN COVERAGE BEGINS**

This section outlines the factors that determine when coverage begins if you enroll when you are first eligible. For information about when coverage begins for enrollments other than when you first become eligible, see “Coverage Changes” and “Annual Enrollment.”

### ***When Employee Coverage Begins***

#### **Your Company-Paid Basic Life and Basic AD&D Insurance**

You are automatically enrolled for your **Company-paid basic coverage** (basic life and basic **AD&D** insurance) of one times your **total annual pay** on the first day of the month in which you meet the eligibility requirements (see “Who Is Eligible”), provided you are **actively at work** on that day (see “You Must Be Actively at Work”).

#### **Your Employee-Paid Insurance Coverages**

Any employee-paid insurance coverages you elect become effective as follows, provided you are **actively at work** on the date the coverage is scheduled to begin (see “You Must Be Actively at Work”).

#### **If You Elect Supplementary Life Insurance**

- If you elect supplementary life insurance on or before your **eligibility date**, coverage becomes effective on your eligibility date (see “Who Is Eligible”).
- If you enroll within 31 days after your **eligibility date**, coverage becomes effective on the day you enroll.
- If you enroll more than 31 days after your **eligibility date**, you will be required to submit proof of insurability to the Insurer (see “Important Contacts”). In this case, coverage becomes effective on the date the Insurer approves your Statement of Health (see “Proof of Insurability”).

#### **If You Elect Supplementary AD&D Insurance**

- If you elect supplementary **AD&D** insurance on or before your **eligibility date**, coverage becomes effective on your **eligibility date** (see “Who Is Eligible”).
- If you enroll within 31 days after your **eligibility date**, coverage becomes effective on the date you elect coverage.

- If you do not enroll within 31 days after your **eligibility date**, *no changes* will be permitted until the next **annual enrollment** unless you have a **qualified status change**. For more information, see “Coverage Changes if You Have a Qualified Status Change” and “Annual Enrollment.”
- No proof of insurability is required for supplementary **AD&D** insurance.

### ***When Dependent Coverage Begins***

Any dependent insurance coverages you elect for your **lawful spouse** (or **domestic partner**) and/or **eligible dependent** begins as follows, provided you are **actively at work** on the date the coverage is scheduled to begin (see “You Must Be Actively at Work”).

### **If You Elect Dependent Life Insurance**

- Coverage for your **child(ren)** becomes effective on the later of the following events: on the day you enroll or on the first day of the month in which you meet the eligibility requirements (see “Who Is Eligible”). It is not necessary to enroll additional **child(ren)** once you have elected dependent life insurance for your **child(ren)**. Proof of insurability *is not* required for your **child(ren)** regardless of when you enroll them.
- If you elect a spouse coverage option *under \$50,000* on or before your **eligibility date**, your spouse’s coverage becomes effective on your **eligibility date** (see “Who Is Eligible”). Proof of insurability for your **lawful spouse** or **domestic partner** would not be required.
- If you elect a spouse coverage option *under \$50,000* within 31 days after your **eligibility date**, or within 31 days of your marriage, your spouse’s coverage becomes effective on the later of the following events: the day you enroll, your **eligibility date** or your date of marriage. Proof of insurability for your **lawful spouse** or **domestic partner** would not be required.
- If you elect the \$50,000 spouse coverage option, or if you enroll your **lawful spouse** or **domestic partner** more than 31 days after he or she is first eligible, your spouse’s coverage will become effective on the date the Insurer (see “Important Contacts”) approves your spouse’s Proof of Insurability (see “Proof of Insurability”).

### **If You Elect Dependent AD&D Insurance**

- If you elect dependent **AD&D** insurance for your **eligible dependents** on or before your **eligibility date**, coverage becomes effective on your **eligibility date** (see “Who Is Eligible”).

- If you elect coverage for your **eligible dependents** within 31 days after your **eligibility date**, coverage becomes effective on the day you enroll.
- If you do not elect coverage for your **eligible dependents** within 31 days of your **eligibility date**, *no changes* will be permitted until the next **annual enrollment**, unless you have a **qualified status change**. For more information, see “Coverage Changes if You Have a Qualified Status Change” and “Annual Enrollment.”
- Proof of insurability for dependent **AD&D** insurance is not required for your **eligible dependents** regardless of when you enroll them.

### **You Must Be Actively at Work**

You must be **actively at work** on the date coverage for you or your **eligible dependents** is scheduled to begin or increase. If you are not **actively at work** on that date, coverage will begin or increase when you return to work.