

***SCHEDULE OF INSURANCE COVERAGE
AND PREMIUM DUE DATES***

Blue Shield PPO High/Active Choice

Kaiser HMO

Western Health Advantage HMO

Effective date of coverage is the date of hire.

If the date of hire is on the 1st, we pay the premium for that month.

If the date of hire is on the 2nd through the end of the month, we pay the premium beginning the 1st of the following month.

Coverage always terminates at the end of the month.

Standard Dental and Life

If the employee is hired on the 1st of the month, he/she is covered for the entire month. If the employee is hired from the 2nd to the end of the month, he/she is **not** covered until the first of the following month.

If the date is on the 1st, we pay the premium for that month.

If the date of hire is on the 2nd through the end of the month, we pay the premium beginning the 1st of the following month.

Employees termed on the 1st of the month will **not** be charged for that month.

Employees termed on the 2nd to the end of the month will be charged for the full month.

Vision Eye Services (VSP)

If the date of hire is on the 1st, we pay the premium for that month.

If the date of hire is on the 2nd through the end of the month, we pay the premium beginning the 1st of the following month.

Coverage always terminates at the end of the month.