

**First Qualifying Period Requirement: January - June Eligibility Period**

12-Month Qualifying Period												Lag for Employer Contributions			6-Month Eligibility Period					
Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun

Example: Your hours October 2025 to September 2026 determine your health insurance for January 2027.

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**Second Qualifying Period Requirement: July - December Eligibility Period**

12-Month Qualifying Period												Lag for Employer Contributions			6-Month Eligibility Period					
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

Example: Your hours April 2025 to March 2026 determine your health insurance for July 2026.