

EFFECTIVE DATES FOR INSURANCE PLANS

2023-2024 Plan Year

If your start date is:	Insurance coverage is effective:	Insurance deductions begin: (if applicable)
07/04/2023 - 08/02/2023	October	September
08/03/2023 - 09/02/2023	November	October
09/03/2023 - 10/02/2023	December	November
10/03/2023 - 11/02/2023	January	December
11/03/2023 - 12/03/2023	February	January
12/04/2023 - 01/01/2024	March	February
01/02/2024 - 02/01/2024	April	March
02/02/2024 - 03/02/2024	May	April
03/03/2024 - 04/02/2024	June	May
04/03/2024 - 05/02/2024	July	June
05/03/2024 - 06/02/2024	August	September
06/03/2024 - 07/03/2024	September	September

PLEASE NOTE: The cost of providing medical coverage for your dependents and/or optional insurance coverage is taken as a payroll deduction for ten (10) months to cover the cost of 12 months of insurance. You may not have enough payroll deductions to fully cover the cost of continued insurance for your dependents and/or optional coverage over the summer months when payroll deductions are not taken. This cost will be made up with additional deductions (make-up premiums), or it may be necessary to make premium payments with a check or money order, depending upon the amount that is owed and how often adjustment deductions can be made during the fiscal year. If you leave employment, any amount that has been deducted from your paycheck and not applied to your insurance premiums will be returned to you.