

Benefits At-A-Glance - Effective Dates

	Eligibility Start Date	Benefit Description
Multi-Choice Medical	1 st of the month following full-time hire date	United Healthcare HMO Plans & PPO Plans / Kaiser Permanente HMO Plans - Choose one of seven (7) traditional benefit options
Network Dental	1 st of the month following full-time hire date	Principal Financial Network Plans - Choose one of two (2) traditional benefit options
Preferred Vision	1 st of the month following full-time hire date	Principal Financial VSP PPO Plan - Choice traditional benefit option
Basic Life + AD&D	1 st of the month following full-time hire date	Principal Financial Basic Life + AD&D Plan - Automatic salary-based benefit
Supplemental Life + AD&D	1 st of the month following approval date	Principal Financial Supplemental Life + AD&D Plans - Employee & dependent age-based benefit options
Long-Term Disability	1 st of the month following full-time hire date	Principal Financial Long-Term Disability - Automatic salary-based benefit
Standard Issue Disability	1 st of the month following approval date	Principal Financial Standard Issue Disability - Multi-employee additional level benefit options
Ancillary Indemnity	1 st of the month following approval date	Colonial Life Indemnity Plans - Employee & dependent age-banded & composite benefit options
Employee Assistance Program	1 st of the month following full-time hire date	Magellan Employee Assistance Program - Included employee & dependent program benefit