



# understanding the Effective Date

## GUIDE TO ONLINE ENROLLMENT

### OVERVIEW

The benefit effective date is system driven and is dependent on if an employee is completing their new hire or annual enrollment elections or if an employee is completing a mid-year election due to a life event.

Benefits become effective for new hires on the first of the month following their date of hire. Benefits changes that are made during an annual open enrollment are effective on January 1st.

Benefit changes that are made due to a qualified life event are dependent on the life event. The benefit effective date for a birth of a child is the day the child is born. The benefit effective date for adoption of a child is the date of adoption or placement for adoption. The effective date for all other benefit changes is the first of the month following the event date. The coverage change for a person who has an event on the first day of a month will not have coverage until the first day of the next month.



<b>Willamette Dental DHMO Plan</b> Effective 02/20/2017		
<b>3 Members Covered</b> <a href="#">change</a>		
Employee Cost <b>\$36.13</b> Monthly	Employer Cost <b>\$155.27</b> Monthly	
<a href="#">▶ Enroll</a>		

The date that a particular benefit is effective will appear below the benefit name on Enroll Now pages and on Confirmation Statements and Enrollment Summaries. If participation in a benefit changes/ends, the effective date for that benefit will show a date range. Effective date changes are often triggered when dependents are added to or dropped from coverage.

