



PO Box 5434 Spokane, Washington 99205

www.zenith-american.com

800-557-8701

NOTICE ELIGIBILITY LAG MONTH EFFECTIVE NOVEMBER 1, 2024

New Employees hired on or after 11/1/2024

You will become covered on the first day of the month which coincides with or follows the day you complete 60 calendar days of employment, provided you are actively at work on that day. If you are not actively at work on that day, your coverage will begin on the first day of the month which coincides with or follows the day you return to active work.

Rehired Employees rehired on or after 11/1/2024

If you were previously covered, and you are rehired within 7 calendar days of the date your coverage terminated, your coverage begins on the day you return. If you were previously covered, and you are rehired more than 7 calendar days after your coverage terminated, you are considered a new employee and coverage for you and your dependent begins as described above.

Employees Returning from Leave Without Pay or Layoff returning on or after 11/1/24

You will become covered 30 days following the day you return to work. For Example, if you return to work on November 15 your coverage will begin December 15.

When Coverage Ends

Employees and Dependents hired on or after 11/1/24

Coverage will end at midnight on the earliest of:

- 30 days after the last day of the month in which you are no longer eligible for example if you leave employment March 25 you will have coverage through April 30
- For a dependent, the day employee coverage ends.
- For a dependent, the last day of the month the dependent is no longer eligible.

Employees who return to Work from Leave Without Pay or Layoff on or after 11/1/2024

Coverage ends 30 days after the end of the month in which you were last in pay status. For example, if you worked or were on paid leave status on March 15 and then placed on leave without pay or layoff, coverage ends on April 30.