

**OFFICES OF THE
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To: All Departments

From: Human Resources
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Re: Waiting period: Health Insurance

Effective 7/1/21, we will be implementing a one-month waiting period for health insurance enrollment for all **new-hires** (e.g., enrollment effective dates can be no fewer than 30 calendar days from date of employment) and **newly** benefit-eligible (e.g., an existing employee moving from part-time to benefit-eligible status).

Existing benefit-eligible employees will **NOT** be affected if they have a qualifying life event (e.g., getting married, losing a job, having a child, or losing health insurance coverage through their spouse/parent).

This is comparable to many communities' waiting periods (and half of the GIC's waiting period), and will enable employees to more easily elect their coverage and commence their one-month-in-advance premium share payments.

Coverage Options for the Waiting Period

Massachusetts Health Connector Plans: Massachusetts Health Connector Plans are designed for employees who need interim coverage while waiting for their employer coverage to commence. The Health Connector offers plans from many of Massachusetts' major insurance carriers, and each carrier offers at least three coverage options with varying benefit levels and premiums. To enroll in one of these programs visit www.mahealthconnector.org or call 1-877-MA-ENROLL (1-877-623-6765) to compare the options.

COBRA: Some new employees may be eligible for COBRA coverage from their previous employer to cover this gap. The new employee's former employer or health insurance carrier would send the COBRA application.

Please contact me if you have any questions.