



	<p>enrollment period or a guaranteed issue period may apply for STD and/or LTD with medical underwriting;</p> <ol style="list-style-type: none"> <li>2) Enrolled members may apply with medical underwriting for a higher plan of benefit; and</li> <li>3) Enrolled members may elect a lower plan of benefit (lower income replacement percentage and/or longer elimination period).</li> </ol>
<b>Termination</b>	<p>A Member's coverage shall end when the first of the following occurs:</p> <ol style="list-style-type: none"> <li>1) The date the Member's premiums are not paid when due, subject to the Grace Period;</li> <li>2) On a date specified by the Member, at least 30 days in advance, upon written notification from the Member to the State to terminate the Member's coverage or on a later date specified in the notice; or</li> <li>3) The Group Policy providing this coverage is terminated</li> </ol>
<p><b>Effective Date of Coverage</b></p> <p><b>Employee</b></p>	<ol style="list-style-type: none"> <li>1) New hire coverage shall become effective on the first day of the month following one full calendar month of employment;</li> <li>2) Open enrollment coverage shall become effective on a date specified by the State (typically January)</li> </ol>