

## Effective Dates of SHBP/SEHBP Coverage

There is a waiting period of approximately 2 months (60 days) following an employee's date of hire before SHBP/SEHBP coverage becomes effective. ([For exceptions, see below.](#))

The timely submittal of the correct *Health Benefits Enrollment Application*, properly completed and signed, to the Division's Health Benefits Bureau is very important, allowing the employee's coverage to start immediately following the two-month waiting period. ([See Timetables below.](#))

### SHBP Coverage for State Employees

SHBP coverage for the **State biweekly** employee begins on the first day of the employee's fifth payroll period. The exact date of coverage for State biweekly employees will be determined by the payroll schedule issued by the State's Centralized Payroll.

SHBP coverage for the **State employee paid on a monthly basis** begins on the first day following two months of employment. A State monthly employee who starts employment on May 14 will have a SHBP coverage effective date of July 14.

### SHBP/SEHBP Coverage for Employees of Participating Local Employers

Coverage for the **employee of a participating local employer** begins on the first day following two months of employment. For example: if the employee starts work on June 14, SHBP/SEHBP begins on August 14 (assuming that the employee's properly completed and signed *SHBP Enrollment Application* has been submitted in a timely manner).

There are three exceptions to this effective date of coverage rule, which can be found in the [Health Benefits Summary Program Description](#)

- If an employee had at least two months of service on the date the employer joins SHBP/SEHBP, coverage starts on the date the employer enters the program;
- If an employee has an annual contract, is paid on a 10-month basis, **and** begins work at the beginning of the contract year, coverage begins on September 1 ([see SHBP/SEHBP Coverage Effective Dates for Ten-month Employees below](#));
- If an employee was enrolled in the SHBP/SEHBP with a previous employer **and** the employee's coverage is still in effect on the day work begins with the current employer (COBRA coverage excluded), coverage begins immediately so there is no break in coverage.

### SHBP/SEHBP Coverage Effective Dates for Ten-month Employees

SHBP/SEHBP coverage begins on the first of the month in which employment began, for employees of local and State monthly employers working under a ten-month contract who begin employment at the start of the school year. In such cases, the two months preceding the first of the month in which the contract began are regarded as the two-month waiting period.

For example, a teacher who starts working for a school district at the beginning of the school year in September, under a ten-month contract, will have SHBP/SEHBP coverage effective as of September 1, with the preceding July and August regarded as the two-month waiting period.

For State biweekly employees working under a ten-month contract who begin employment at the start of the school year, SHBP coverage will begin on the first day of the pay period closest to September 1, with the four preceding pay periods regarded as the two-month waiting period.

## Timetables for SHBP/SEHBP Enrollment

<b>Timetable for <u>Enrollment</u> in the SHBP/SEHBP for Local and State Monthly Employers</b>		
<b>Date of Hire</b>	<b>Date Forms Must be Received at the Division of Pensions and Benefits</b>	<b>Date Coverage Begins</b>
January 1 - 31	February 5	March 1 - 31
February 1 - 28*	March 5	April 1 - 28 **
March 1 - 31	April 5	May 1 - 31
April 1 - 30	May 5	June 1 - 30
May 1 - 31	June 5	July 1 - 31
June 1 - 30	July 5	August 1 - 30
July 1 - 31	August 5	September 1 - October 1 **
August 1 - 31	September 5	October 1 - 31
September 1 - 30	October 5	November 1 - 30
October 1 - 31	November 5	December 1 - 31
November 1 - 30	December 5	January 1 - 31
December 1 - 31	January 5	February 1 - March 1 **
* February 29 during leap years.		
** Since all months are not of equal length, there may be a difference in the "Date Coverage Begins" for certain employees. For example, if an employee began employment on July 31, coverage is not effective until October 1, the first day after the completion of 2 full months. Months are calculated from date to date (i.e., Jan. 1 to Feb. 1 constitutes one full month). If you have a question about a specific employee, contact the Division of Pensions and Benefits, Health Benefits Bureau.		

## SHBP/SEHBP Coverage Upon Termination of Employment, Ten-month Employees

For the purposes of BOTH State and local employee coverage:

An employee paid under a 10-month contract that starts work at the beginning of the school year and terminates service with the employer at the end of that school year, will be entitled to a full year's coverage comparable to that of any employee paid on a 12-month basis, **AS LONG AS THE FOLLOWING IS TRUE:** The employee has worked for the number of months prescribed by the contract or arrangement with the employer for that school year.

This means that SHBP/SEHBP coverage for ten-month employees and their dependents will continue during the summer months subsequent to the end of the school year (July and August), provided that any contributions or Premiums are made as required by the State or local employer.

For example, a teacher with a ten-month contract who begins employment at the start of the school year in September and then terminates employment on the last day of school in June will have coverage continue through the months of July and August immediately following the end of that school year.

Please note, however, that when the termination of employment at the end of the school year is because of the member's July 1 retirement, coverage under the active group ends August 1, at which time eligibility for coverage under the retired group becomes effective.

### Timetables for SHBP/SEHBP Termination

<b>Timetable for <u>Termination</u> in the SHBP/SEHBP for Local and State Monthly Employers*</b>		
<b>Date of Termination**</b>	<b>Date Forms Must be Received at the Division of Pensions and Benefits</b>	<b>Date Coverage Ends</b>
January 6 - February 5	February 5	March 1
February 6 - March 5	March 5	April 1
March 6 - April 5	April 5	May 1
April 6 - May 5	May 5	June 1
May 6 - June 5	June 5	July 1
June 6 - July 5	July 5	August 1***
July 6 - August 5	August 5	September 1
August 6 - September 5	September 5	October 1
September 6 - October 5	October 5	November 1
October 6 - November 5	November 5	December 1
November 6 - December 5	December 5	January 1
December 6 - January 5	January 5	February 1

**\*The coverage ending dates in this chart apply to State monthly dental coverage, and State monthly and local employer medical and prescription drug coverage, including all local employer stand-alone prescription plans.**

**\*\*Please Note:** *The Transmittal of Deletions form indicates that coverage termination is effective the first of the month following the first **full** month for which no salary was paid; however, deletions received between the first and the fifth of the previous month will also take effect on the first of the month that follows. Termination due to a member's death **always** take effect on the first of the month following the member's date of death.*

\*\*\* 12-month employees or ten-month employees who retire on July 1 will be terminated on August 1. Ten-month employees who terminate employment will be covered until September 1, see [SHBP/SEHBP Coverage Upon Termination of Employment, Ten-month Employees](#) .