Ameritas Eligibility and Deduction Dates

**New Hires:** if your date of hire falls within a pay period, the effective date of coverage and the deduction date is the first day of the pay period following your date of hire. If your hire date falls on the first day of a pay period, the effective date of coverage and the deduction date is the same as your date of hire.

**Qualifying events:** if you experience a qualifying event and make a change to your coverage that falls within a pay period, the effective date and deduction date is the first day of the pay period following the qualifying event. If the qualifying event falls on the first day of a pay period, the effective date and the deduction date is the date of the qualifying event.

**Biweekly qualifying event example:** if you are married on April 7, 2016 and submit an Ameritas enrollment form to change from individual to family coverage dated May 20, 2016, the effective date of change of coverage is April 14, 2016 and the deduction date is April 14, 2016 (the first day of the pay period following the qualifying event).

**Semimonthly qualifying event example:** if you are married on April 5, 2016 and submit an Ameritas enrollment form to change from individual to family coverage dated May 20, 2016, the effective date of change of coverage is April 14, 2016 and the deduction date is April 16, 2016 (the first day of the pay period following the qualifying event).

**Terminations:** you have coverage through the last day of the pay period in which you terminate employment.

**Biweekly termination example:** if your last day of work is July 1, 2016, the last day of actual coverage is July 6, 2016.

**Semimonthly termination example:** if your last day of work is July 1, 2015, the last day of actual coverage is July 15, 2016.