

# Benefits Coverage and Premium Effective Dates

## Life Events

The following document provides details on when benefit plans will take effect and when premiums will be adjusted based on the effective date of your life event\*.

Life Event Effective Date	Updated coverage will be effective...	Premium will update... (if applicable)
1/1/2023 - 1/2/2023	1/1/2023	1/6/2023
1/3/2023 - 1/16/2023	1/15/2023	1/20/2023
1/17/2023 - 1/30/2023	1/29/2023	2/3/2023
1/31/2023 - 2/13/2023	2/12/2023	2/17/2023
2/14/2023 - 2/27/2023	2/26/2023	3/3/2023
2/28/2023 - 3/13/2023	3/12/2023	3/17/2023
3/14/2023 - 3/27/2023	3/26/2023	3/31/2023
3/28/2023 - 4/10/2023	4/9/2023	4/14/2023
4/11/2023 - 4/24/2023	4/23/2023	4/28/2023
4/25/2023 - 5/8/2023	5/7/2023	5/12/2023
5/9/2023 - 5/22/2023	5/21/2023	5/26/2023
5/23/2023 - 6/5/2023	6/4/2023	6/9/2023
6/6/2023 - 6/19/2023	6/18/2023	6/23/2023
6/20/2023 - 7/3/2023	7/2/2023	7/7/2023
7/4/2023 - 7/17/2023	7/16/2023	7/21/2023
7/18/2023 - 7/31/2023	7/30/2023	8/4/2023
8/1/2023 - 8/14/2023	8/13/2023	8/18/2023
8/15/2023 - 8/28/2023	8/27/2023	9/1/2023
8/29/2023 - 9/11/2023	9/10/2023	9/15/2023
9/12/2023 - 9/25/2023	9/24/2023	9/29/2023
9/26/2023 - 10/9/2023	10/8/2023	10/13/2023
10/10/2023 - 10/23/2023	10/22/2023	10/27/2023
10/24/2023 - 11/6/2023	11/5/2023	11/10/2023
11/7/2023 - 11/20/2023	11/19/2023	11/24/2023
11/21/2023 - 12/4/2023	12/3/2023	12/8/2023
12/5/2023 - 12/18/2023	12/17/2023	12/22/2023
12/19/2023 - 1/1/2024	12/31/2023	1/5/2024
1/2/2024 - 1/15/2024	1/14/2024	1/19/2024

\*Life events are a change in your situation – like getting married/divorced, having a baby, your dependent child reaching age 26, or gaining/losing other health coverage. These events may allow you the opportunity to make changes to certain benefits. To learn more about life changes, view the [Summary Plan Description](#). For assistance submitting your life event, view the [Update My Benefits After a Life Event](#) job aid.

## BENEFITS CONTINUATION

You may have the option to continue healthcare coverage through COBRA, depending on the life event. See below for more information:

- [2023 COBRA Rates](#)

