

## **GROUP INSURANCE**

To obtain coverage under the medical and/or dental benefit program, employees must apply within 30 days of date of hire. Employees who apply for medical coverage after 30 days of employment or who have discontinued their medical coverage and desire to rejoin the plan may only do so at open enrollment or when experiencing a qualifying event such as death of spouse, divorce or similar circumstances; providing application for coverage is made within 30 days of said event. Such employees must re-enter the program under DETF regulations then in effect. Employees who do not apply for dental insurance within 30 days of date of hire, who waive coverage, or who have discontinued their coverage, ~~cannot obtain dental insurance.~~ **May obtain coverage during an open enrollment period or when they experience a qualifying event as stated above.**

Employees electing to participate in the medical and/or dental benefit programs shall be eligible for coverage on the first day of the month following the ~~61<sup>st</sup>~~ **1<sup>st</sup>** day of employment. **WVLS will contribute the employer portion of the monthly cost starting on the 1<sup>st</sup> of the month following the 61<sup>st</sup> day of employment.** The rules, regulations and conditions of the programs as set forth by the benefit provider selected by the employer are hereby incorporated by reference into this section.