

## 2020 First Working Day of Month/Effective Date

Use the table to determine the effective date of medical and dental coverage based on the employee's first working day of the month.

| First Day of Work    | Medical/Dental Effective Date | First Day of Work     | Medical/Dental Effective Date |
|----------------------|-------------------------------|-----------------------|-------------------------------|
| <b>January</b>       |                               | <b>July</b>           |                               |
| January 1            | January 1                     | July 1                | July 1                        |
| January 2            | January 2                     | July 2 and after      | August 1                      |
| January 3 and after  | February 1                    |                       |                               |
| <b>February</b>      |                               | <b>August</b>         |                               |
| February 1           | February 1                    | August 1              | August 1                      |
| February 2           | February 2                    | August 2              | August 2                      |
| February 3           | February 3                    | August 3              | August 3                      |
| February 4 and after | March 1                       | August 4 and after    | September 1                   |
| <b>March</b>         |                               | <b>September</b>      |                               |
| March 1              | March 1                       | September 1           | September 1                   |
| March 2              | March 2                       | September 2 and after | October 1                     |
| March 3 and after    | April 1                       |                       |                               |
| <b>April</b>         |                               | <b>October</b>        |                               |
| April 1              | April 1                       | October 1             | October 1                     |
| April 2 and after    | May 1                         | October 2 and after   | November 1                    |
| <b>May</b>           |                               | <b>November</b>       |                               |
| May 1                | May 1                         | November 1            | November 1                    |
| May 2 and After      | June 1                        | November 2            | November 2                    |
|                      |                               | November 3 and after  | December 1                    |
| <b>June</b>          |                               | <b>December</b>       |                               |
| June 1               | June 1                        | December 1            | December 1                    |
| June 2 and after     | July 1                        | December 2 and after  | January 1                     |