

Information and Additional Explanation re: ACA and Temp Employee Benefits Eligibility

Beacon Hill follows the rules of the Federal Affordable Care Act (ACA), which require us to track hours worked to determine if employees qualify for health benefits. Below is an overview of how this works for temporary employees.

How We Track Hours

- Only paid hours count toward eligibility.
- Unpaid days count as zero hours.
- To qualify as "full-time" for benefits, employees must average 30 or more hours per week.

New Hires

Initial Review – First 8 Pay Periods

- We start tracking your hours from the beginning of the pay period that includes your hire date for 8 consecutive weeks.
 - Example: If you start on 1/6/2026, tracking begins 1/4/2026. (Reference your exact dates starting on page 5)
- After your first 8 pay periods, we check your average weekly hours.
 - If you averaged 30+ hours per week → First of the following month you'll receive a 1-month window to enroll in Dayforce → Coverage begins the first of the month following the enrollment window.
 - Example: Start 1/6/2026 → Measured through February 28 → Enrollment window in March
 Coverage starts April 1.
 - If not eligible after the initial 8-week review period because you averaged <u>under 30 hours per</u> <u>week</u> → See section: 6-Month New Hire Measurement Period.

If found eligible during initial review – here are the next steps to maintain benefits eligibility:

Ongoing Measurement Periods (Stability Periods/Calendars)

After the initial review period, everyone is continuously reviewed in two ongoing cycles each year:

- May 1 October 31 → Determines eligibility for coverage starting January 1.
- November 1 April 30 → Determines eligibility for coverage starting July 1.

As long as you continue to average 30 hours/week and remain actively working, you stay eligible.

If you fall below 30 hours/week during one of these stability periods, you will lose eligibility for the following stability period, see "Important Things to Know".

If not found eligible during initial review – here are the next steps:

> 6-Month New Hire Measurement Period

o If you were not found full time during your initial 8-week measurement period we measure your hours over a 6-month span. This will be based on your hire date; you will fall into the next available

- o 6-month measurement period referenced below. You must be actively working on the first day of that month to be measured on that period.
- o If you average 30+ hours per week → You'll get a 1-month enrollment period on the first of the month, with coverage starting the first of the following month.
- o Once enrolled, you stay covered for a 6-Month Stability Period (even if your hours drop later).

If Not Eligible After 6 Months

 You roll into an Ongoing Measurement Period (reference Stability Calendars section above) and continue to be reviewed for eligibility.

Important Things to Know:

How hours are counted:

- Unpaid time off, gaps between assignments, or weeks with zero hours do count toward the average and can lower it.
- o For example, if you take an unpaid vacation, there's a client shutdown (like during the holidays), or travel outside the US, those weeks with fewer or no hours will reduce your average.
- Leave of Absence (LOA):
 - If you are on an approved LOA through Human Resources (HR)—such as Family Medical Leave Act (FMLA) or a qualifying state family/medical leave—the time away does not count towards your average hours.
 - If you take time off that is not approved by HR, your assignment will end on your last day worked.

 Any weeks away count as zero hours and will reduce your average for future benefits eligibility.

Coverage Rules

Once Enrolled:

- Your benefits last through your Stability Period (6 months at a time), as long as you remain employed.
- o Even if your hours later fall below 30/week, coverage continues until the end of the Stability Period.

If Your Assignment Ends:

o Benefits end on the Saturday immediately following the last day worked and then you will be offered COBRA coverage through our third part administrators, The Hilb Group.

> If You're Rehired:

- Rehired within 13 weeks → Benefits reinstate on your rehire date, and you return to your original Stability Period.
 - Notes:
 - The time away will lower your average hours for the ongoing measurement periods.
 - If you were in waived coverage at the time of termination, you will be reinstated into waived coverage. This is not a new opportunity to enroll.
- o Rehired after 13 weeks → You are treated as a new hire, and tracking starts over.

Parity Rule:

o If your break in service is longer than your most recent assignment length, you'll also be treated as a new hire and re-measured.

Key Takeaway: To qualify for benefits, you must consistently average 30 or more paid hours per week. Once you're eligible and enrolled, you'll keep coverage during your Stability Period, even if your hours drop temporarily—unless your employment ends.

Questions?

Please reach out to benefits@bhsg.com

Glossary:

- Unpaid time off: Examples: vacation, holidays, jury duty, bereavement, sick time, etc.
- Measurement Period: The timeframe when we track your average weekly hours.
- Stability Period: The 6-month block of time you remain eligible once you qualify.

Examples:

Eligible after 8 weeks

Charlie Day is hired on 2/17/2026. His initial 8-week measurement period runs from 2/15/2026-4/11/2026. If he averages 30+ hours/week, he receives an enrollment window 5/1/2026-5/31/2026, with benefits effective 6/1/2026. Charlie will continue to be measured on the 6-month calendars to ensure he maintains benefits eligible.

Not eligible after 8 weeks, eligible during 6-month calendar

Kerry Washington is hired 6/29/2026. Her 8-week measurement period runs from 6/28/2026-8/22/2026. She averages under 30 hours/week and is not found for benefits in September. She then is measured in the next 6-month calendar, November 1–April 30 and is found full time. She gets an enrollment window in May 2027 for benefits effective 7/1/2027.

Not eligible after 6 months

Staci Smith is hired 1/15/2026 and not found eligible after her initial 8-week measurement. She is then measured May 1–October 31 but still averages under 30 hours/week and is not found eligible. She will then be measured again November 1–April 30, and this continues until she is found eligible.

Lost benefits after a year of eligibility

Josh Allen has been enrolled in benefits for 1 year but on the November 1–April 30 calendar he averages under 30 hours/week. His last day of coverage is 6/30/2026 and will be offered COBRA. He will be re-measured from May to October 2026 for potential eligibility beginning 1/1/2027.



Between assignments

Pam Beesly ends an assignment 6/1/2026 and is rehired 8/1/2026. Since Pam is rehired within 13 weeks from her last assignment ending her benefits reinstated as of her rehire date. However, because Pam did not work from June-July, those weeks count as 0 hours worked and may lower her average hours for the May 1–October 31 measurement period.

To stay eligible for benefits starting 1/1/2027, Pam needs to average 30 hours/week across the measurement period—so she may need to work extra hours when she's back on assignment to make up for the gap. If her average drops below 30 hours per week for the measurement period, her benefits will end as of 1/1/2027.

Maintaining eligibility with unpaid vacation

Michael Scott is enrolled in benefits. During the next measurement period May 1–October 31, Michael takes a 2-week unpaid vacation in July. Those two weeks will count as 0 hours when calculating his average.

To stay eligible for benefits for the next plan year starting 1/1/2027, Michael must still average 30 hours per week during the entire May–October measurement period — even with his vacation time counting as zero. If his average drops below 30 hours per week, he will lose coverage starting 1/1/2027.

Approved LOA

Taylor Alton had a baby 5/28/2026 and went on an approved LOA under her state family and medical leave program. She returned to work end of August. Because Taylor's time away was an approved LOA through HR, her weeks away did not count against her average hours and did not affect her benefits eligibility.

Unapproved LOA

Jeffrey Bernstein needs to take time off in September 2026 to care for a family member. Because he is not eligible for FMLA and does not live in a state with a caregiver leave program, his time off did not qualify as an approved leave of absence. His assignment ends on his last day worked, and his benefits ended the Saturday immediately following that date. The weeks away count as 0 hours, which lowers his average hours and impacts his benefits eligibility for the next measurement period.

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Hire Date	Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
1/1/2026	12/28/2025	2/21/2026	March	4/1/2026
1/2/2026	12/28/2025	2/21/2026	March	4/1/2026
1/3/2026	12/28/2025	2/21/2026	March	4/1/2026
1/4/2026	1/4/2026	2/28/2026	March	4/1/2026
1/5/2026	1/4/2026	2/28/2026	March	4/1/2026
1/6/2026	1/4/2026	2/28/2026	March	4/1/2026
1/7/2026	1/4/2026	2/28/2026	March	4/1/2026
1/8/2026	1/4/2026	2/28/2026	March	4/1/2026
1/9/2026	1/4/2026	2/28/2026	March	4/1/2026
1/10/2026	1/4/2026	2/28/2026	March	4/1/2026
1/11/2026	1/11/2026	3/7/2026	April	5/1/2026
1/12/2026	1/11/2026	3/7/2026	April	5/1/2026
1/13/2026	1/11/2026	3/7/2026	April	5/1/2026
1/14/2026	1/11/2026	3/7/2026	April	5/1/2026
1/15/2026	1/11/2026	3/7/2026	April	5/1/2026
1/16/2026	1/11/2026	3/7/2026	April	5/1/2026
1/17/2026	1/11/2026	3/7/2026	April	5/1/2026
1/18/2026	1/18/2026	3/14/2026	April	5/1/2026
1/19/2026	1/18/2026	3/14/2026	April	5/1/2026
1/20/2026	1/18/2026	3/14/2026	April	5/1/2026
1/21/2026	1/18/2026	3/14/2026	April	5/1/2026
1/22/2026	1/18/2026	3/14/2026	April	5/1/2026
1/23/2026	1/18/2026	3/14/2026	April	5/1/2026
1/24/2026	1/18/2026	3/14/2026	April	5/1/2026
1/25/2026	1/25/2026	3/21/2026	April	5/1/2026
1/26/2026	1/25/2026	3/21/2026	April	5/1/2026
1/27/2026	1/25/2026	3/21/2026	April	5/1/2026
1/28/2026	1/25/2026	3/21/2026	April	5/1/2026
1/29/2026	1/25/2026	3/21/2026	April	5/1/2026
1/30/2026	1/25/2026	3/21/2026	April	5/1/2026
1/31/2026	1/25/2026	3/21/2026	April	5/1/2026
2/1/2026	2/1/2026	3/28/2026	April	5/1/2026
2/2/2026	2/1/2026	3/28/2026	April	5/1/2026
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2/7/2026	2/1/2026	3/28/2026	April	5/1/2026
2/8/2026	2/8/2026	4/4/2026	May	6/1/2026
2/9/2026	2/8/2026	4/4/2026	May	6/1/2026
2/10/2026	2/8/2026	4/4/2026	May	6/1/2026
2/11/2026	2/8/2026	4/4/2026	May	6/1/2026
2/12/2026	2/8/2026	4/4/2026	May	6/1/2026
2/13/2026	2/8/2026	4/4/2026	May	6/1/2026

Hire Date	Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
2/14/2026	2/8/2026	4/4/2026	May	6/1/2026
2/15/2026	2/15/2026	4/11/2026	May	6/1/2026
2/16/2026	2/15/2026	4/11/2026	May	6/1/2026
2/17/2026	2/15/2026	4/11/2026	May	6/1/2026
2/18/2026	2/15/2026	4/11/2026	May	6/1/2026
2/19/2026	2/15/2026	4/11/2026	May	6/1/2026
2/20/2026	2/15/2026	4/11/2026	May	6/1/2026
2/21/2026	2/15/2026	4/11/2026	May	6/1/2026
2/22/2026	2/22/2026	4/18/2026	May	6/1/2026
2/23/2026	2/22/2026	4/18/2026	May	6/1/2026
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2/25/2026	2/22/2026	4/18/2026	May	6/1/2026
2/26/2026	2/22/2026	4/18/2026	May	6/1/2026
2/27/2026	2/22/2026	4/18/2026	May	6/1/2026
2/28/2026	2/22/2026	4/18/2026	May	6/1/2026
3/1/2026	3/1/2026	4/25/2026	May	6/1/2026
3/2/2026	3/1/2026	4/25/2026	May	6/1/2026
3/3/2026	3/1/2026	4/25/2026	May	6/1/2026
3/4/2026	3/1/2026	4/25/2026	May	6/1/2026
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3/15/2026	3/15/2026	5/9/2026	June	7/1/2026
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3/19/2026	3/15/2026	5/9/2026	June	7/1/2026
3/20/2026	3/15/2026	5/9/2026	June	7/1/2026
3/21/2026	3/15/2026	5/9/2026	June	7/1/2026
3/22/2026	3/22/2026	5/16/2026	June	7/1/2026
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3/26/2026	3/22/2026	5/16/2026	June	7/1/2026
3/27/2026	3/22/2026	5/16/2026	June	7/1/2026
3/28/2026	3/22/2026	5/16/2026	June	7/1/2026
3/29/2026	3/29/2026	5/23/2026	June	7/1/2026

Hire Date	 Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
3/30/2026	3/29/2026	5/23/2026	June	7/1/2026
3/31/2026	3/29/2026	5/23/2026	June	7/1/2026
4/1/2026	3/29/2026	5/23/2026	June	7/1/2026
4/2/2026	3/29/2026	5/23/2026	June	7/1/2026
4/3/2026	3/29/2026	5/23/2026	June	7/1/2026
4/4/2026	3/29/2026	5/23/2026	June	7/1/2026
4/5/2026	4/5/2026	5/30/2026	June	7/1/2026
4/6/2026	4/5/2026	5/30/2026	June	7/1/2026
4/7/2026	4/5/2026	5/30/2026	June	7/1/2026
4/8/2026	4/5/2026	5/30/2026	June	7/1/2026
4/9/2026	4/5/2026	5/30/2026	June	7/1/2026
4/10/2026	4/5/2026	5/30/2026	June	7/1/2026
4/11/2026	4/5/2026	5/30/2026	June	7/1/2026
4/12/2026	4/12/2026	6/6/2026	July	8/1/2026
4/13/2026	4/12/2026	6/6/2026	July	8/1/2026
4/14/2026	4/12/2026	6/6/2026	July	8/1/2026
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4/19/2026	4/19/2026	6/13/2026	July	8/1/2026
4/20/2026	4/19/2026	6/13/2026	July	8/1/2026
4/21/2026	4/19/2026	6/13/2026	July	8/1/2026
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4/26/2026	4/26/2026	6/20/2026	July	8/1/2026
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5/5/2026	5/3/2026	6/27/2026	July	8/1/2026
5/6/2026	5/3/2026	6/27/2026	July	8/1/2026
5/7/2026	5/3/2026	6/27/2026	July	8/1/2026
5/8/2026	5/3/2026	6/27/2026	July	8/1/2026
5/9/2026	5/3/2026	6/27/2026	July	8/1/2026
5/10/2026	5/10/2026	7/4/2026	August	9/1/2026
5/11/2026	5/10/2026	7/4/2026	August	9/1/2026
5/12/2026	5/10/2026	7/4/2026	August	9/1/2026

Hire Date	Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
5/13/2026	5/10/2026	7/4/2026	August	9/1/2026
5/14/2026	5/10/2026	7/4/2026	August	9/1/2026
5/15/2026	5/10/2026	7/4/2026	August	9/1/2026
5/16/2026	5/10/2026	7/4/2026	August	9/1/2026
5/17/2026	5/17/2026	7/11/2026	August	9/1/2026
5/18/2026	5/17/2026	7/11/2026	August	9/1/2026
5/19/2026	5/17/2026	7/11/2026	August	9/1/2026
5/20/2026	5/17/2026	7/11/2026	August	9/1/2026
5/21/2026	5/17/2026	7/11/2026	August	9/1/2026
5/22/2026	5/17/2026	7/11/2026	August	9/1/2026
5/23/2026	5/17/2026	7/11/2026	August	9/1/2026
5/24/2026	5/24/2026	7/18/2026	August	9/1/2026
5/25/2026	5/24/2026	7/18/2026	August	9/1/2026
5/26/2026	5/24/2026	7/18/2026	August	9/1/2026
5/27/2026	5/24/2026	7/18/2026	August	9/1/2026
5/28/2026	5/24/2026	7/18/2026	August	9/1/2026
5/29/2026	5/24/2026	7/18/2026	August	9/1/2026
5/30/2026	5/24/2026	7/18/2026	August	9/1/2026
5/31/2026	5/31/2026	7/25/2026	August	9/1/2026
6/1/2026	5/31/2026	7/25/2026	August	9/1/2026
6/2/2026	5/31/2026	7/25/2026	August	9/1/2026
6/3/2026	5/31/2026	7/25/2026	August	9/1/2026
6/4/2026	5/31/2026	7/25/2026	August	9/1/2026
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6/6/2026	5/31/2026	7/25/2026	August	9/1/2026
6/7/2026	6/7/2026	8/1/2026	September	10/1/2026
6/8/2026	6/7/2026	8/1/2026	September	10/1/2026
6/9/2026	6/7/2026	8/1/2026	September	10/1/2026
6/10/2026	6/7/2026	8/1/2026	September	10/1/2026
6/11/2026	6/7/2026	8/1/2026	September	10/1/2026
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6/15/2026	6/14/2026	8/8/2026	September	10/1/2026
6/16/2026	6/14/2026	8/8/2026	September	10/1/2026
6/17/2026	6/14/2026	8/8/2026	September	10/1/2026
6/18/2026	6/14/2026	8/8/2026	September	10/1/2026
6/19/2026	6/14/2026	8/8/2026	September	10/1/2026
6/20/2026	6/14/2026	8/8/2026	September	10/1/2026
6/21/2026	6/21/2026	8/15/2026	September	10/1/2026
6/22/2026	6/21/2026	8/15/2026	September	10/1/2026
6/23/2026	6/21/2026	8/15/2026	September	10/1/2026
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Hire Date	Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
9/22/2026	9/20/2026	11/14/2026	December	1/1/2027
9/23/2026	9/20/2026	11/14/2026	December	1/1/2027
9/24/2026	9/20/2026	11/14/2026	December	1/1/2027
9/25/2026	9/20/2026	11/14/2026	December	1/1/2027
9/26/2026	9/20/2026	11/14/2026	December	1/1/2027
9/27/2026	9/27/2026	11/21/2026	December	1/1/2027
9/28/2026	9/27/2026	11/21/2026	December	1/1/2027
9/29/2026	9/27/2026	11/21/2026	December	1/1/2027
9/30/2026	9/27/2026	11/21/2026	December	1/1/2027
10/1/2026	9/27/2026	11/21/2026	December	1/1/2027
10/2/2026	9/27/2026	11/21/2026	December	1/1/2027
10/3/2026	9/27/2026	11/21/2026	December	1/1/2027
10/4/2026	10/4/2026	11/28/2026	December	1/1/2027
10/5/2026	10/4/2026	11/28/2026	December	1/1/2027
10/6/2026	10/4/2026	11/28/2026	December	1/1/2027
10/7/2026	10/4/2026	11/28/2026	December	1/1/2027
10/8/2026	10/4/2026	11/28/2026	December	1/1/2027
10/9/2026	10/4/2026	11/28/2026	December	1/1/2027
10/10/2026	10/4/2026	11/28/2026	December	1/1/2027
10/11/2026	10/11/2026	12/5/2026	January	2/1/2027
10/12/2026	10/11/2026	12/5/2026	January	2/1/2027
10/13/2026	10/11/2026	12/5/2026	January	2/1/2027
10/14/2026	10/11/2026	12/5/2026	January	2/1/2027
10/15/2026	10/11/2026	12/5/2026	January	2/1/2027
10/16/2026	10/11/2026	12/5/2026	January	2/1/2027
10/17/2026	10/11/2026	12/5/2026	January	2/1/2027
10/18/2026	10/18/2026	12/12/2026	January	2/1/2027
10/19/2026	10/18/2026	12/12/2026	January	2/1/2027
10/20/2026	10/18/2026	12/12/2026	January	2/1/2027
10/21/2026	10/18/2026	12/12/2026	January	2/1/2027
10/22/2026	10/18/2026	12/12/2026	January	2/1/2027
10/23/2026	10/18/2026	12/12/2026	January	2/1/2027
10/24/2026	10/18/2026	12/12/2026	January	2/1/2027
10/25/2026	10/25/2026	12/19/2026	January	2/1/2027
10/26/2026	10/25/2026	12/19/2026	January	2/1/2027
10/27/2026	10/25/2026	12/19/2026	January	2/1/2027
10/28/2026	10/25/2026	12/19/2026	January	2/1/2027
10/29/2026	10/25/2026	12/19/2026	January	2/1/2027
10/30/2026	10/25/2026	12/19/2026	January	2/1/2027
10/31/2026	10/25/2026	12/19/2026	January	2/1/2027
11/1/2026	11/1/2026	12/26/2026	January	2/1/2027
11/2/2026	11/1/2026	12/26/2026	January	2/1/2027
11/3/2026	11/1/2026	12/26/2026	January	2/1/2027
11/4/2026	11/1/2026	12/26/2026	January	2/1/2027

Hire Date	Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
11/5/2026	11/1/2026	12/26/2026	January	2/1/2027
11/6/2026	11/1/2026	12/26/2026	January	2/1/2027
11/7/2026	11/1/2026	12/26/2026	January	2/1/2027
11/8/2026	11/8/2026	1/2/2027	February	3/1/2027
11/9/2026	11/8/2026	1/2/2027	February	3/1/2027
11/10/2026	11/8/2026	1/2/2027	February	3/1/2027
11/11/2026	11/8/2026	1/2/2027	February	3/1/2027
11/12/2026	11/8/2026	1/2/2027	February	3/1/2027
11/13/2026	11/8/2026	1/2/2027	February	3/1/2027
11/14/2026	11/8/2026	1/2/2027	February	3/1/2027
11/15/2026	11/15/2026	1/9/2027	February	3/1/2027
11/16/2026	11/15/2026	1/9/2027	February	3/1/2027
11/17/2026	11/15/2026	1/9/2027	February	3/1/2027
11/18/2026	11/15/2026	1/9/2027	February	3/1/2027
11/19/2026	11/15/2026	1/9/2027	February	3/1/2027
11/20/2026	11/15/2026	1/9/2027	February	3/1/2027
11/21/2026	11/15/2026	1/9/2027	February	3/1/2027
11/22/2026	11/22/2026	1/16/2027	February	3/1/2027
11/23/2026	11/22/2026	1/16/2027	February	3/1/2027
11/24/2026	11/22/2026	1/16/2027	February	3/1/2027
11/25/2026	11/22/2026	1/16/2027	February	3/1/2027
11/26/2026	11/22/2026	1/16/2027	February	3/1/2027
11/27/2026	11/22/2026	1/16/2027	February	3/1/2027
11/28/2026	11/22/2026	1/16/2027	February	3/1/2027
11/29/2026	11/29/2026	1/23/2027	February	3/1/2027
11/30/2026	11/29/2026	1/23/2027	February	3/1/2027
12/1/2026	11/29/2026	1/23/2027	February	3/1/2027
12/2/2026	11/29/2026	1/23/2027	February	3/1/2027
12/3/2026	11/29/2026	1/23/2027	February	3/1/2027
12/4/2026	11/29/2026	1/23/2027	February	3/1/2027
12/5/2026	11/29/2026	1/23/2027	February	3/1/2027
12/6/2026	12/6/2026	1/30/2027	February	3/1/2027
12/7/2026	12/6/2026	1/30/2027	February	3/1/2027
12/8/2026	12/6/2026	1/30/2027	February	3/1/2027
12/9/2026	12/6/2026	1/30/2027	February	3/1/2027
12/10/2026	12/6/2026	1/30/2027	February	3/1/2027
12/11/2026	12/6/2026	1/30/2027	February	3/1/2027
12/12/2026	12/6/2026	1/30/2027	February	3/1/2027
12/13/2026	12/13/2026	2/6/2027	March	4/1/2027
12/14/2026	12/13/2026	2/6/2027	March	4/1/2027
12/15/2026	12/13/2026	2/6/2027	March	4/1/2027
12/16/2026	12/13/2026	2/6/2027	March	4/1/2027
12/17/2026	12/13/2026	2/6/2027	March	4/1/2027
12/18/2026	12/13/2026	2/6/2027	March	4/1/2027

Hire Date	Measurement Start Date	Measurement End Date	Enrollment Window	Benefit Start Date
12/19/2026	12/13/2026	2/6/2027	March	4/1/2027
12/20/2026	12/20/2026	2/13/2027	March	4/1/2027
12/21/2026	12/20/2026	2/13/2027	March	4/1/2027
12/22/2026	12/20/2026	2/13/2027	March	4/1/2027
12/23/2026	12/20/2026	2/13/2027	March	4/1/2027
12/24/2026	12/20/2026	2/13/2027	March	4/1/2027
12/25/2026	12/20/2026	2/13/2027	March	4/1/2027
12/26/2026	12/20/2026	2/13/2027	March	4/1/2027
12/27/2026	12/27/2026	2/20/2027	March	4/1/2027
12/28/2026	12/27/2026	2/20/2027	March	4/1/2027
12/29/2026	12/27/2026	2/20/2027	March	4/1/2027
12/30/2026	12/27/2026	2/20/2027	March	4/1/2027
12/31/2026	12/27/2026	2/20/2027	March	4/1/2027