

Helping You Choose

**You know how many weeks you have accumulated. Now what do you do?
Learn what your choices are and what to consider when choosing between the Tiers.**



NOTE: The details below apply if your 12-month Accumulation Period ends May 31, 2025, or later.

**You accumulated
15 or more
weeks**

Your choices are:

Use 15 of your weeks to purchase the Tier 1 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ If applicable, weeks that you bank can be applied to your next Accumulation Period ONLY if they fall within that period. **See examples.**

Bank weeks above 10, and choose the Tier 2 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ You will pay more out of pocket in this plan when you receive health care services.
- ➔ Weeks that you bank can be applied to your next Accumulation Period ONLY if they fall within that period. **See examples.**

**You accumulated
10-14 weeks**

Your choices are:

Use 10 of your weeks to purchase the Tier 2 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ If applicable, unused weeks can be applied to your next Accumulation Period ONLY if they fall within that period. **See examples.**

Buy up to the Tier 1 Plan.

- ➔ You will pay \$300 plus an additional \$285 for a total of \$585 per quarter for coverage.
- ➔ In this plan, you pay less out of pocket when you receive health care services.

**You
accumulated
9
weeks**

in the 12-month
accumulation period
ending May 31, 2025

AND

**You worked and
earned at least
9
weeks**

in the 12-month
accumulation period
ending in the prior year -
May 31, 2024 (whether you
used those weeks or not)

NOTE: If you have 10 weeks available during the most recent 12-month accumulation, you **must** use those 10 weeks for Tier 2 coverage, regardless of whether you meet the new nine-week rule explained above.

Your choices are:

Use your weeks to purchase the Tier 2 Plan.

- ➔ You will pay \$300 per quarter for coverage.
- ➔ If applicable, unused weeks can be applied to your next Accumulation Period ONLY if they fall within that period. **See examples.**

Buy up to the Tier 1 Plan.

- ➔ You will pay \$300 plus an additional \$285 for a total of \$585 per quarter for coverage.
- ➔ In this plan, you pay less out of pocket when you receive health care services.

Banking Weeks: Understanding Accumulation Periods

If you want to bank—or save—weeks for future use, it's important to make sure the weeks fall within the subsequent Accumulation Period.



Let's look at two examples.

Both Ava and Elijah earned 10 weeks. Their next possible Benefit Period begins August 1, 2025. This means the Accumulation Period looks at the weeks earned between June 2024 and May 2025. If they want to elect coverage as of August 1, 2025, and save their weeks to use for the next available Accumulation Period, the weeks must have been earned December 2024-May 2025. Note that if health coverage is not elected, eligibility will be reviewed at the end of each month until you either elect it and/or no longer qualify. Unused weeks greater than 12 months are no longer eligible to be used. These dates are for illustrative purposes only.

Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025
Ava																	
4	3										3						
Elijah																	
	3	4	3														
Accumulation Period for Benefit Period Beginning August 1, 2025																	
						Weeks worked in these months can be used in either Accumulation Period											
						If coverage is elected, the next available Accumulation Period for Benefit Period Beginning February 1, 2026											

Example: Ava

- ➔ Because three of Ava's weeks were earned in May 2025, she is able to save them for the next Accumulation Period.
- ➔ Before Ava makes this decision, she should be confident that she will be able to earn additional weeks between now and December 31, 2024.

Example: Elijah

- ➔ Because all of Elijah's weeks were earned before December 2024, he is not able to save them for the next Accumulation Period.

Banking Weeks: Understanding Accumulation Periods

If you want to bank—or save—weeks for future use, it's important to make sure the weeks fall within the subsequent Accumulation Period.



Let's look at two examples.

Both Henry and Maria earned 15 weeks. Their next possible Benefit Period begins August 1, 2025. This means the Accumulation Period looks at the weeks earned between June 2024 and May 2025. If they want to elect coverage as of August 1, 2025, and save their weeks to use for the next available Accumulation Period, the weeks must have been earned December 2024-May 2025. Note that if health coverage is not elected, eligibility will be reviewed at the end of each month until you either elect it and/or no longer qualify. Unused weeks greater than 12 months are no longer eligible to be used. These dates are for illustrative purposes only.

Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025	Nov 2025	
Henry																		
4	3	3							2		2							
Maria																		
1	4	4	4	2														
Accumulation Period for Benefit Period Beginning August 1, 2025																		
						Weeks worked in these months can be used in either Accumulation Period												
						If coverage is elected, the next available Accumulation Period for Benefit Period Beginning February 1, 2026												

Example: Henry

- ➔ Because two of Henry's weeks were earned in March 2025 and two were earned in May 2025, he is able to save up to four weeks for the next Accumulation Period.
- ➔ Henry can choose to bank two weeks and enroll in the Tier 2 Plan.
- ➔ Before Henry makes this decision, he should be confident that he will be able to earn additional weeks between now and November 30, 2024.

Example: Maria

- ➔ Because all of Maria's weeks were earned before December 2024, she is not able to save them for the next Accumulation Period.