

Maintaining Continuous Coverage

Understanding How It Works



If you are currently enrolled but do not have enough weeks to continue health plan coverage or maintain your current Tier of coverage, you can use weeks you earn in the two-month “waiting period” to extend eligibility for continuous coverage.

Let’s look at two examples.

You are currently enrolled in Tier 1 coverage that will end on July 31, 2025. Your next possible Benefit Period begins August 1, 2025. This means your Accumulation Period looks at the weeks earned between June 2024 and May 2025. Your Waiting Period is June 2025 and July 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
Example 1: You earned 11 weeks during your Accumulation Period.													
								1	3	4	3	4	
Example 2: You earned 8 weeks during your Accumulation Period.													
					3	4	1						1
Accumulation Period for Benefit Period Beginning August 1, 2025												Waiting Period	

Example 1

- ➔ If you wish to remain in Tier 1 coverage, you can apply the 4 additional weeks worked in June 2025.
- ➔ You can choose to enroll in Tier 2 and save the weeks earned in June 2025 for your next Accumulation period.

NOTE: If you had not earned additional weeks during your Waiting Period, you would have had the option to “buy up” to Tier 1.

Example 2

- ➔ You can apply the additional week earned during July 2025 to enroll in Tier 2 or “buy up” to Tier 1.