

Eligibility Guidelines

ELIGIBLE COMPANIES

To be eligible for coverage a company must:

- Be actively in business
- Be a member in good standing of **NBT Inc.**

ELIGIBLE EMPLOYEES

An eligible employee is one who:

- Works at least **20 hours** per week for the employer
- Makes written application to **Fort Dearborn Life Insurance Co.**
- Must be actively at work on the effective date of coverage

PLAN SELECTION

- All employees must select the same **Benefit Duration** period (Either 26 or 52 weeks)

EFFECTIVE DATES

- Coverage will be effective on the 1st day of the month. Enrollment forms should be received by NBT by **the 25th day of the preceding month**