

COUNSELING RESOURCES

2CW opening schedule:

Savings Choice Election Date	Second Choice Window Opens	Second Choice Window Closes
July 1, 2016 – Dec. 31, 2016	Jan. 1, 2021	May 31, 2026
Jan. 1, 2017 – Dec. 31, 2017	Jan. 1, 2022	May 31, 2027
Jan. 1, 2018 – Dec. 31, 2018	Jan. 1, 2023	May 31, 2028
Jan. 1, 2019 – Dec. 31, 2019	Jan. 1, 2024	May 31, 2029
Jan. 1, 2020 – Dec. 31, 2020	Jan. 1, 2025	May 31, 2030

2CW effective date of election schedule:

Second Choice Election Received	Effective Date of Election
January 1, 2021 – May 31, 2021	July 1, 2021
June 1, 2021 – May 31, 2022	July 1, 2022
June 1, 2022 – May 31, 2023	July 1, 2023
June 1, 2023 – May 31, 2024	July 1, 2024
June 1, 2024 – May 31, 2025	July 1, 2025
June 1, 2025 – May 31, 2026	July 1, 2026